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 Pemilikan Rumah(PPR)	Product Description	: Pembiayaan Pemilikan Rumah (PPR) Syariah is a financing facilities provided by the Bank to individual customers based on sharia principles used for the purchase of new (primary) and secondary property with the available contracts of Musyarakah Mutanaqisah (MMQ) and Ijarah Muntahiyah Bittamlik (IMBT).
Currency	: Rupiah		

KEY FEATURES OF SHARIA FINANCING

Financing Principal	: IDR 100 million to IDR 15 billion		Financing Term / Tenor	: 1-30 years
Revenue sharing/ Ujrah*	: Starting from e.q 3.50%	Fixed 3 years**	Types of Collateral	: Houses / Shophouses / Offices and Business Houses / Apartments
	: Starting from e.q 3.50%	Fixed 5 years**	Installments	: Starting from Rp 700 thousand

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

BENEFITS

1. Financing customer needs in terms of procurement of new and second Assets (consumers) with Ready stock guarantee conditions – Indent
2. 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 scheme and the profit-sharing/ujrah ratio set based on the financing agreement so as to help the Customer's financial planning.
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 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 the 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 Partner Public Valuation Service Office*

B. Incidental Costs

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.)

Document Requirements

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 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
RTGS Fees***	:	IDR 30,000

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.
*) Appraisal fees are not charged for indent properties
**) is only imposed on Consumers who can afford but delay payment and the funds are booked as a charity fund
) RTGS fee is only charged for disbursement to other banks outside Bank Danamon

Document Type	**Karya-wan**	**Entrepreneurs**	**Professional.**
Application Form signed by the prospective Customer 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 regarding property ownership financing facilities and property collateral consumption financing owned	✓	✓	✓
Proof of purchase advance (DP) and Order Letter	✓	✓	✓
*) specifically for prospective NFIE Customers who have a legal entity business and apply for a loan ≥IDR 5 billion			

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

Akad Musyarakah Mutanaqisah (MMQ)

Example of a simulation of your total financing payment with a tenor of 15 years

House Prices	1.000.000.000	
Bank Portion (Principal Financing)	800.000.000	
Customer Portion (Down Payment)	200.000.000	
Term	180	Moon
Fixed Period	5	Year
Expected Profit Share Bank Eq. Rate Fixed	5,75%	
Expected Profit Share Bank Eq. Rate Floating	12,75%	

Installment to	Large Rental Installments	Revenue Share Ratio		Revenue Share		Purchase of Bank Portion Units	Servings	
		Customers	Banks	Customers	Banks		Customers	Banks
(1)	(2)	(3)	(4)	(5) = (3) x (2)	(6) = (4) x (2)	(7) = (5)	(8) = initial portion + (7)	(9) = initial portion - (7)
0							200.000.000	800.000.000
1	6.643.281	42,3%	57,7%	2.809.947	3.833.333	2.809.947	202.809.947	797.190.053
2	6.643.281	42,3%	57,7%	2.823.412	3.819.869	2.823.412	205.633.359	794.366.641
3rd Installment to 59th								
60	6.643.281	42,3%	57,7%	3.725.492	2.917.789	3.725.492	394.795.673	605.204.327
61	8.947.329	28,1%	71,9%	2.517.033	6.430.296	2.517.033	397.312.706	602.687.294
Installments 62 to 179								
180	8.947.329	41,16%	58,84%	8.853.263	94.066	8.853.263	1.000.000.000	-0
Quantity	1.472.276.344			800.000.000	672.276.344	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 672,276,344	IDR 1,482,408,344

Akad Ijarah Muntahiyah Bittamlik (IMBT)

House Prices	1.000.000.000	
Financing Principal	800.000.000	
Down Payment	200.000.000	
Term	180	Moon
Fixed Period	5	Year
Expected Ujrah Bank Eq. Rate Fixed	5,75%	
Expected Ujrah Bank Eq. Rate Floating	12,75%	

Angusran to	Tree	Ujrah	Installments	Tree Residue
1	4.444.444	3.833.333	8.277.778	795.555.556
2	4.444.444	3.812.037	8.256.481	791.111.111
Installments 3 to 59				
60	4.444.444	2.576.852	7.021.296	533.333.333
61	4.444.444	5.666.667	10.111.111	528.888.889
62	4.444.444	5.619.444	10.063.889	524.444.444
Installments 63 to 179				
180	4.444.444	47.222	4.491.667	0
Quantity	800.000.000	535.138.889	1.335.138.889	

Principal Amount of Financing	**Total Financing Costs**	**Total Ujrah according to tenor**	**Total paid by Customer***
IDR800,000,000	IDR 10,132,000	IDR 535,138,889	IDR 1,345,270,889

*) Total funds paid in full, including principal financing, profit sharing/Ujrah, and the following costs:

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 calculation 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 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.
- Appraisal fees are not charged for indent properties.

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. Sharia financing is based on a business cooperation agreement between the Bank and the Customer where each Bank and Customer provides capital to finance the procurement of MMQ objects. The MMQ object will become joint property between the Bank and the Customer based on the agreed portion of ownership (hishshah), gradually the portion of the Bank's ownership will be purchased by the Customer until the Bank's portion of ownership becomes entirely owned by the Customer
3. Sharia financing is based on a lease agreement between the owner of the IMBT object (Bank) and the tenant (Customer) based on the rental period agreed upon by the Bank and the Customer. During the rental period, the Customer is obliged to pay the rental price (ujrah) to the Bank. At the end of the lease period, the Bank transfers its ownership of the IMBT object to the Customer through a sale and purchase agreement or grant.
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 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 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

Danamon Syariah

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