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 Perbaikan dan Pembangunan Rumah (PPPR)	Product Description	:	Financing provided by the Bank to individual customers based on sharia principles that can be used to build or renovate houses, shophouses, offices, or apartments.The financing is conducted using the Musyarakah Mutanaqisah (MMQ**)** contract.
Currency	:	Rupiah			

KEY FEATURES OF SHARIA FINANCING

Financing Limit	:	IDR 100 million to IDR 15 billion		Financing Term/Tenor	:	1-10 years
Revenue share*	:	Starting from 6.50% equivalent	Fixed 3 years**	Types of Collateral	:	Houses, shophouses, offices, or apartments
	:	Starting from 7.75% equivalent	Fixed 5 years**	Installments	:	Starting from Rp 1 Million

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

BENEFITS

1. The Customer can use the financing funds to build and/or renovate and/or repair houses, shophouses, offices, or apartments that are already owned by the Customer.
2. Using the Fix profit sharing scheme with a certain time with financing calculation using effective annuities. Profit Sharing Ratio during the financing period in accordance with the agreement and the amount of the Bank's Profit Sharing indication in accordance with the applicable policy.,
3. 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.
4. 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. Changes in the profit sharing ratio after the fix period is completed can result in the amount 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

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
- Profile of Prospective Customers :
  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 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'wid	:	Fees charged in connection with collection efforts carried out by the Bank if the Customer does not fulfill payment obligations (default).
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

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	Karya-wan	Entre preneurs	Professi onal.
Application Form Signed by the prospective client and spouse (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	✓	✓	✓
Cost Budget Plan (RAB)	✓	✓	✓
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 • Order Letter	✓	✓	✓

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

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%	

Installment 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) = 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 No 3 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 No 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 1,223,238,969

*) 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,or actual estimates.
- Changes in the profit sharing ratio after the fixed period 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.

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, whereby the capital 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 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.
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 PPPR process do not receive cash, payment of fees related to the PPPR 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. Accelerated repayment applications 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
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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