Danamon Syariah

PRODUCT INFORMATION SUMMARY
TABUNGAN RENCANA HAJI iB USD (TRH iB USD)

Brief Description	
Product Description	Tabungan Rencana Haji iB USD is a savings plan that uses US Dollars (USD) and is based on the Sharia principle of safekeeping (Wadiah). This product is specifically provided to help fulfill your sincere intention to perform the Special Hajj pilgrimage (ONH PLUS). Funds will be debited monthly through an auto-debit process from the source account (in USD currency) with the deposit amount and saving period according to your choice.
Product Type	Saving Plan
Issuer	PT Bank Danamon Indonesia, Tbk

BENEFITS OBTAINED BY CUSTOMERS FROM OPENING A TABUNGAN RENCANA HAJI IB USD ACCOUNT:

1. **Easy**: Monthly routine deposits are automatically debited from the source account to the Tabungan Rencana Haji iB USD account.
2. **Flexible**: Customers can freely determine the saving period and the amount of the monthly deposit.
3. **Convenient**: Customers will receive a notification when the funds are sufficient to register for the Hajj pilgrimage.

TABUNGAN RENCANA HAJI iB USD PRODUCT FEATURES

Product Features	
Product Name	Tabungan Rencana Haji iB USD
Product Type	Saving Plan
Contract	Wadiah (Safekeeping)
Customer's Criteria	Individual (WNI), Muslim
Currency	Dollar (USD)
Initial Deposit	10 USD
Monthly Deposit	Minimum 50 USD
Saving Period	6 – 72 months
Insurance Benefit	No insurance benefit
Other Features	
Reporting Media	*Statement atau e-statement*
ATM Card	No
Monthly Deposit Top up	No

Non-fixed Deposit	Non-fixed Deposit refers to additional deposits made at any time into the Tabungan Rencana Haji iB USD account, without changing the customer's regular monthly deposit in the system. The system will add the customer's balance according to the amount of the non-fixed deposit. For TRH iB USD accounts with non-fixed deposits, account closure at maturity can only be done at a branch. Customers can make non-fixed deposits by conducting transactions at a branch, where the Teller will process the crediting to the Tabungan Rencana Haji iB USD account. Customers who make non-fixed deposits are required to close the account at the branch after the saving period has ended.
Maturity	• When the savings reach maturity, all funds will be credited to the source account. The maturity date is one month after the schedule/date of the last regular monthly deposit. The account will be automatically closed by the system. • If a debit failure occurs, the funds will be debited (full amount) on the following month's date until sufficient funds are available in the source account. If the process has moved to the next scheduled debit, the debit amount will accumulate for two regular monthly debits.
Partial withdrawal before maturity	Partial withdrawal of funds is not allowed. Withdrawing funds means closing the TRH iB USD account at the branch, and the customer will be charged an administrative fee equal to the initial deposit.
TRH iB Account Autoclose Feature	If there are 6 consecutive failed debit attempts, the TRH iB USD account will be closed automatically.
Basic facilities	• Customers can open more than one account. • No debit card facility is provided for the TRH iB USD account.
General Terms & Conditions	The process of opening, maintaining, and closing the savings account follows the applicable procedures.

RISK

- Product features and fees may change at any time according to policies set by the Bank, and will be communicated through media deemed appropriate by the Bank.
- Any costs arising due to the customer's negligence will be charged to the customer.
- Other risks related to this product and other Bank products can be found in the General Terms & Conditions for Accounts and Banking Service.

COSTS

Costs	
Initial Deposit Fee	10 USD
Administration Fee	No
Monthly Auto debet Fee	No
Account Closing Fee	Customers will be charged an administrative fee equal to the initial deposit for closing the account before the saving period ends, except if the customer continues to register for Hajj at Bank Danamon.
Insurance Benefit	No

SIMULATION

Average Balance Calculation

Average Balance Calculation	Amount
Customer's Fund Account Balance : - Date 21 = USD 22.000 - Date 22-30 = USD 22.004 **Average Balance :** (1 x USD 22.000)+(9 x USD 22.004) / 10	**USD 22.003**
Customer Balance Below Minimum Balance Account Balance : - Date 1-4 = USD 250.000 - Date 5-10 = USD 100.000 - Date 11 = USD 1.000.000 - Date 12-19 = USD 200.000 - Date 20-23 = USD 150.000 - Date 24-31 = USD 50.000 **Average balance :** (4 x USD 250.000) + (6 x USD 100.000) + (1 x USD 1.000.000) + (8 x USD 200.000) + (4 x USD 150.000) + (8 x USD 50.000) / 31 Administrative fee due to average balance < USD 1.000.000	**USD 167.742** **USD 15.000**

Requirements and Procedures

- The customer must complete and sign the Customer Data and Account Opening Form.
- The customer must provide the required documents, including:
    1. A copy of a valid Identification Card (E-KTP / Driver's License / Passport)
    2. A copy of the Taxpayer Identification Number (NPWP)
    3. Other documents as required by the Bank

Important Notes:

1. The Bank may reject the application for products and services if the customer does not meet the applicable requirements and regulations.
2. The customer must carefully read this Product and Service Information Summary and has the right to ask Bank staff about any matters related to this Product and Service Information Summary

Additional Information:

Other information regarding fees, benefits, and risks can be accessed through the Bank's official website at https://www.danamon.co.id/id