

Summary of Product and/or Service Information – General Version

Name of Issuer : PT Bank Danamon Indonesia Tbk Name of Product : a. Term Deposit b. Online Deposit Denomination : Opening an account via a branch: IDR, USD, SGD, AUD, EUR, JPY, GBP, CNY Via D-Bank PRO: IDR, USD, SGD, AUD, EUR, JPY, GBP Via Danamon Cash Connect (DCC): IDR	Type of Product : Deposit Product Description : Term Deposit and Online Deposit are profitable and secure savings products offering high interest rates and a flexible choice of terms and currencies, issued by PT. Bank Danamon Indonesia, Tbk. (" Bank Danamon ") in accordance with the agreement between the Customer and Bank Danamon. Term Deposit can be opened through Bank Danamon branches and Danamon Cash Connect (DCC). Online Deposit can be opened online via the D-Bank PRO app.
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Key Term Deposit Features	Fees						
Minimum deposit amount Account Opening via branch: IDR 8,000,000(individual) IDR 10,000,000 (non-individual) USD 1,000 SGD, EUR, GBP 2,000 AUD, CNY 5,000 JPY 200,000 Via Danamon Cash Connect (DCC): IDR 8,000,000 Via D-Bank PRO: IDR 1,000,000 USD, GBP 1,000 SGD, EUR 2,000 AUD, JPY 5,000	Income tax 20% from paid interest						
Interest Rate * Term Deposit: a. Please contact the nearest Danamon branch, b. or refer to the information on Bank Danamon's official website bdi.co.id/sukubunga Online Deposit: As stated on Bank Danamon's official website bdi.co.id/sukubunga	Penalty *** Penalty per account and unpaid interest: - <IDR 100 million = IDR 75,000 - IDR 100 million – <IDR 1 billion = IDR 150,000 >IDR 1 billion = IDR 300,000						
Term/tenor Term Deposit: 1, 3, 6, 12 months Online Deposit: 1, 3, 6, 9, 12 months	Monthly interest transfer fee None						
Guarantee interest rate ** Rupiah 3.50% Foreign Exchange 2.00%	Stamp duty on account opening and withdrawal Via a branch: IDR 10,000						
Interest placement <table border="1" style="display: inline-table;"> <tr><td><input checked="" type="checkbox"/></td><td>Savings Account</td></tr> <tr><td><input checked="" type="checkbox"/></td><td>Deposit</td></tr> <tr><td><input checked="" type="checkbox"/></td><td>Current Account</td></tr> </table>	<input checked="" type="checkbox"/>	Savings Account	<input checked="" type="checkbox"/>	Deposit	<input checked="" type="checkbox"/>	Current Account	
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<input checked="" type="checkbox"/>	Deposit						
<input checked="" type="checkbox"/>	Current Account						

* Subject to the term and deposit amount applicable on the date this document is issued.
 ** The Deposit Insurance Corporation (LPS) guarantees interest rate applicable on the date this document is issued.
 *** Early withdrawal will incur a penalty and can only be made through a branch.

Product Benefits	Product Risks
1. Offers flexibility in choosing the term and currency. 2. Interest rates are higher than those on savings accounts. 3. Investment security is guaranteed. 4. Specifically for Term Deposit opened through a branch, these can be used as collateral for a loan (back-to-back).	1. Deposits are not guaranteed by the Indonesia Deposit Insurance Corporation (LPS) if the deposit amount exceeds IDR 2,000,000,000 (two billion rupiah) and/or the deposit interest rate exceeds the LPS guarantee rate. 2. Interest will not be paid if the customer withdraws the deposit before maturity. 3. Other risks associated with the product and/or related services can be found in the General Terms and Conditions for Accounts and Banking Services and the General Terms and Conditions for Sharia-Compliant Accounts and Banking Services.

Product Requirements and Procedures
1. Opening via a branch Customers may apply to open a deposit account at any Bank Danamon branch by fulfilling the conditions and requirements set by Bank Danamon, as follows: a. The customer must complete and sign the Deposit Account Application Form. b. The customer must provide the required documents, including: 1) A photocopy of a valid identity card (National ID for Indonesian citizens or passport for foreign nationals). 2) A photocopy of the Tax Identification Number (NPWP). 3) Company identification documents for non-individual customers. 4) Other information (not included on the identity card or NPWP).

- 2. Opening via D-Bank PRO app and Danamon Cash Connect (DCC):**
Customers may apply to open an Online Deposit Account via the D-Bank PRO or DCC app by meeting the terms and conditions set by Bank Danamon, namely by completing the Deposit Account Application Form in accordance with the instructions provided in D-Bank PRO or DCC.

Customers can submit enquiries and complaints via:
24-hour Customer Service/Complaints
Call Center Hello Danamon 1-500-090
Email Hello Danamon hellodanamon@danamon.co.id.

Product Simulation

A. Calculation of the interest to be received by the customer.

Total Deposit	Tenor	Interest Rate p.a.	Total Interest Received (Nett)	Tax	Total Accumulation
IDR 10,000,000	1 month (30 days)	2.50%	Gross: [IDR 10,000,000 x 2.50% x 30 days]/365 days = IDR 20,547.95 Nett: IDR 20,547.95 – IDR 4,109.59 = IDR 16,438.36	IDR 20,547.95 x 20% = IDR 4,109.59	IDR 10,016,438.36

B. Calculation of penalties and early withdrawal

The customer opens an IDR-denominated fixed-term deposit for an amount of IDR 10,000,000 with a term of 1 month (30 days) and withdraws the funds before maturity.

The customer will therefore be charged a penalty fee of IDR 75,000 and will not receive any accrued interest.

Additional Information

- Deposits are automatically released by the system upon maturity.
- Early withdrawal of deposits can only be processed through any Bank Danamon branch.
- Customer criteria:
 - Individual customers (via branches, D-Bank PRO, and Danamon Cash Connect).
 - Non-individual customers (via branches).
- Reporting format: consolidated statement.
- Proof of deposit placement
 - Term Deposit: TD Advice and TD Bilyet.
 - Online Deposit Customers may collect TD Advice at the nearest Danamon branch.
- Proof of deposit placement
 - Term Deposit: ARO (Automatic Rolled Over) / Await for Instruction / Single Maturity.
 - Online Deposit: ARO (Automatic Rolled Over) / Await for Instruction / Single Maturity.
- Interest payment:
 - Credited to the source account, or
 - Added to the deposit principal.
- Joint accounts OR ("OR") and/or AND ("AND"), opened via a branch and linked to the source account.
- The Bank is obliged to inform you of any changes to the benefits, costs, risks, terms, and conditions of these Products and Services by letter or by other means in accordance with the applicable terms and conditions. Such notification will be provided 30 (thirty) days prior to the changes taking effect.
- You will receive offers for other products from Third Parties if you agree to share your personal data.
- Further information regarding fees, benefits, and risks is available on the Bank's website
 - Term Deposit: bdi.co.id/depositoberjangka.
 - Online Deposit: bdi.co.id/depositoonline.

Disclaimer (please read):

- Danamon may reject your application for the Product and/or Service if it does not meet the applicable terms and conditions.
- You must read this Product and/or Service Information Summary carefully and are entitled to ask Danamon staff any questions regarding this Product and/or Service Information Summary.
- This Product and/or Service Information Summary is a translation of the Indonesian language version of the Product and/or Service Information Summary. In the event of any discrepancy in provisions or interpretation between the Indonesian language and any other language, the Indonesian language version shall prevail.



A member of MUFG

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PT Bank Danamon Indonesia Tbk, is licensed and supervised by the Indonesia Financial Services Authority (OJK) and Bank Indonesia (BI), and a member of Indonesia Deposit Insurance Corporation (LPS).