

## Summary of Product and/or Service Information – General Version

<b>Name of Issuer</b> : PT Bank Danamon Indonesia Tbk <b>Name of Product</b> : On Call Deposit <b>Denomination</b> : IDR, USD, AUD, SGD, EUR, GBP, JPY, NZD	<b>Type of Product</b> : Deposit <b>Product Description</b> : Deposito On Call is a profitable and secure term deposit offering high interest rates, a variety of currency options, short terms, and the ability to withdraw funds at any time, issued by PT. Bank Danamon Indonesia, Tbk. (" <b>Bank Danamon</b> ") in accordance with the agreement between the Customer and Bank Danamon.
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Key Term Deposit Features		Fees							
Minimum deposit amount	IDR 100,000,000 USD 25,000 (individual) USD 100,000 (non-individual) SGD 25,000 AUD, NZD 5,000 EUR, GBP 2,000 JPY 150,000	Income tax	20% from paid interest						
Interest Rate *	a. Please contact your nearest Danamon branch, b. or refer to the information on Bank Danamon's official website <a href="http://bdi.co.id/sukubunga">bdi.co.id/sukubunga</a>	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	7 - 27 days	Monthly interest transfer fee	None						
Guarantee interest rate **	Rupiah 3.50% Foreign Exchange 2.00%	Stamp duty on account opening and withdrawal	IDR 10,000						
Interest placement	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="text-align: center;">x</td><td>Savings Account</td></tr> <tr><td style="text-align: center;">x</td><td>Deposit</td></tr> <tr><td style="text-align: center;">x</td><td>Current Account</td></tr> </table>	x	Savings Account	x	Deposit	x	Current Account		
x	Savings Account								
x	Deposit								
x	Current Account								

\* Subject to the term and deposit amount applicable on the date this document is issued.

\*\* The Indonesia Deposit Insurance Corporation (LPS) guarantee 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
<ol style="list-style-type: none"> <li>1. Offers flexibility in choosing the investment term and currency.</li> <li>2. Interest rates are higher than those on savings accounts.</li> <li>3. Investment security is guaranteed.</li> <li>4. Withdrawals can be made at any time.</li> <li>5. Can be used as collateral for a loan (back-to-back).</li> <li>6. Provides flexibility to suit cash flow needs and offers profitable short-term investment opportunities.</li> </ol>	<ol style="list-style-type: none"> <li>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.</li> <li>2. Interest will not be paid if the customer withdraws the deposit before maturity.</li> <li>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.</li> </ol>

### Product Requirements and Procedures

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).

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](mailto: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 Received Interest (Net)	Tax	Total Accumulation
IDR 100,000,000	7 hari	2,00%	Gross: $[\text{IDR } 100,000,000 \times 2.00\% \times 7 \text{ hari}] / 365 \text{ hari} = \text{IDR } 38,356.16$  Net: $\text{IDR } 38,356.16 - \text{Rp}7,671.23 = \text{IDR } 30,684.93$	$\text{IDR } 38,365.16 \times 20\% = \text{IDR } 7,671.23$	IDR 10,016,438.36

#### B. Calculation of penalties and early withdrawal.

A customer opens an IDR Deposito On Call for IDR 100,000,000 with a 7-day term and withdraws the funds before maturity.

The customer will therefore be charged a penalty fee of IDR 150,000 and will not receive any accrued interest.

### Additional Information

1. Deposits can be automatically cashed out by the system upon maturity.
2. Early withdrawal of deposits can only be made through any Bank Danamon branch.
3. Customer criteria:
  - a. Individual Customer.
  - b. Non-individual Customer.
3. The reporting format is a consolidated statement.
4. Types of deposit extensions:
  - a. Automatic Rolled Over (ARO)

- b. Single maturity (Non-ARO).
5. Interest payment:
  - a. Credited to the source account, or
  - b. Added to the principal of the deposit.
6. Interest rates for each currency, depending on the term and deposit amount, are available to customers via the Bank's communication channels, including but not limited to the Bank's official website.
7. Interest rates are subject to change at any time with notice.
8. The deposit insurance coverage is subject to the maximum deposit insurance rate set by the Indonesia Deposit Insurance Corporation.
9. Joint accounts of the "OR" and/or "AND" type, opened through a branch and linked to the source account.
10. 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 through other means in accordance with the applicable terms and conditions. Such notification will be provided 30 (thirty) days prior to the changes taking effect.
11. You will receive offers for other products from third parties if you agree to share your personal data.
12. Further information regarding fees, benefits, and risks is available on the Bank's website: [bdi.co.id/depositoocall](http://bdi.co.id/depositoocall)

**Disclaimer (please read):**

- a. Danamon may reject your application for the Product and/or Service if it does not meet the applicable terms and conditions.
- b. 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.
- c. 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.



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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).

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