

## SUMMARY OF PRODUCT INFORMATION

### INSTANT FUND

CONCISE DATA	
Product	Instant Fund is an unsecured loan facility product for individual used for all needs.
Product Type	Service
Issuer	PT Bank Danamon Indonesia, Tbk

#### Benefits

Unsecured loans with all the benefits to meet all the needs of the Client.

Enjoy Many Advantages:

- Easy requirements
- Quick approval process
- Loan limit up to 200 million
- Competitive loan rate interest
- Flexible payment options

#### Risks

- a. There is a cost as a fine when the Client makes an accelerated repayment.
- b. There is a cost as a fine in the event of late payment of instalment.
- c. If the Client: i) violates ii) provides false or incorrect information as contained in this Form, or iii) does not pay instalment on the Instalment Date, fine and other indebted charges to the Bank as determined by the Bank, the Client

shall repay all loans, without warning letter or other similar letter from the Bank.

- d. If the Client fails to settle his/her obligations in accordance with the prevailing provisions of the Bank, the Bank shall be entitled to settle the Loan through legal actions available either through court or beyond the courts in accordance with applicable laws and regulations.

## Costs

Administrative Cost	3.5% or min Rp 350.000,-
Late Payment Cost	0.25% per day of overdue instalment
Accelerated Settlement Cost	6% of loan principal or min Rp 350.000,-
Disbursement cost to other account	Rp 50.000,- (SKN/ LLG)
Non-Active Account Charge <i>(especially for disbursement to other</i>	Rp 50.000,- / month <i>(it will be charged after 3 months after the</i>
Insurance Premiun Cost <i>( If the client agrees to close Credit Life Insurance through PT Asuransi Jiwa Manulife)</i>	0.5% of Loan ceiling (for 12 — 36 Month tenor)
Payment of Instalment cost through BDI Teller	Rp 35.000,-/transaction

*Expenses incurred due to payment failure are the Product Risk which shall be borne by the Client*

## Simulation of Loan for Danamon Client

Total Loan (Rp)	Instalment per month (Rp)		
	12 months	24 months	36 months
	1.09%	1.29%	1.39%
5,000,000	471,167	-	-
25,000,000	2,355,833	1,364,167	1,041,944
50,000,000	4,711,667	2,728,333	2,083,889
100,000,000	9,423,333	5,456,667	4,167,778
150,000,000	14,135,000	8,185,000	6,251,667
200,000,000	18,846,667	10,913,333	8,335,556

*\*Flat interest rate per Month. Instalment calculation method with*

### ***Annuity in Arrear.***

Interest rate is subject to the applicable offer. The above instalment table is only used as an estimation. The actual instalment amount will be determined upon loan approval by Bank Danamon. Terms and Conditions apply.

## **Terms and Procedures**

### **General Requirements:**

- Indonesian People
- Min. 21 years and max. 60 years at the end of the loan.
- (employee max 55 years at the time of application)
- Employee / Professional / Entrepreneur
- Minimum gross income Rp. 2 Million per month
- Minimum 1 year employment (employees) and 2 years (entrepreneurs /

professionals)

- Complete & sign the Dana Instant application

**Document Requirements:**

Profession	Documents enclosed
Employee/ Entrepreneur/ Professional	<ul style="list-style-type: none"><li>• Copy of ID's</li><li>• Proof of Income/Saving Book Cover*</li><li>• Copy of Tax ID Number (NPWP)</li></ul>

*\*Appropriate for proposed Program Options*

**Procedure:**

Client shall meet the general requirements and complete the Document Requirements to submit this product application.

**Service/Complaint 24 Hours**

Hello Danamon 1-500-090

**TERMS AND CONDITIONS OF INSTANT FUND**  
**("TERMS AND CONDITIONS")**

**1. DEFINITION**

In these Terms and Conditions, unless the parties or their contexts determine otherwise, some terms below have the following meanings:

- a. Instalment is the amount of obligation/liability that must be paid back by the Client consisting of principal and interests calculated based on interest calculation system agreed by Bank and Client.
- b. Bank is PT. Bank Danamon Indonesia Tbk, having its legal domicile in Jakarta, including all branch offices & work units.
- c. "Committed" means the Instant Fund Credit facility provided by the Bank to the Client, provided that all terms and conditions agreed by the parties are met.
- d. Client Information File (CIF) is a file containing the Client profile data stored completely in the system in a centralized manner.
- e. Instant Fund is a loan facility provided by the Bank to the Client with the agreed term of time between the Bank and the Client, which is Committed.
- f. The Instant Fund Application Form (Form) is a form containing the loan Application columns completed by the Client along with these Terms and Conditions.
- g. Business Day is the day on which the Bank carries out its daily business activities (except official holidays stipulated by the Government or bank days off determined by Bank Indonesia).
- h. Loan Term is the period agreed by the Bank and the Client.
- i. The Client is an individual who has applied for an Instant Fund ("Loan").

- j. The loan is the amount of loan approved by the Bank and is payable by the Client to the Bank.
- k. Disbursement Account is an account used to disburse an Instant Fund facility to the Client.
- l. Payment Account is an account used to repay a loan sourced from: (1) A Saving Account or, (2) an account opened by and in the Bank on behalf of the Client which is used to accommodate loan repayments and cannot be used for other transactions except those related to the Client's loan transactions (such as deposit for instalment payments and debiting of accounts for repayment purposes).
- m. Saving Account is a Client's savings account with a Bank that can be used for instalment payment.
- n. The Instalment Date is the date on which the Client is required to make instalment payment in accordance with the amount and periods agreed by the Bank and the Client.

## **2. APPROVAL OF LOANS AND TERM**

The Client hereby agrees that the Bank is entitled to change the Loan Details including the Loan Amount and the Loan Period if the Bank's analysis results are not in accordance with the Client Application in the Form.

## **3. INTEREST, COST AND ADMINISTRATIVE COST**

- a. The Client agrees that the Bank shall be entitled to charge interest on the amount of Loans extended to the Client which the amount will be informed by the Bank and applicable for the Loan Term.

- b. Interest is calculated *annuity in arrear* that is the interest calculation system where the interest portion is calculated from the remaining principal Loans are decreased after calculated with the principal instalment.
- c. Upon any late payment of instalments on the Instalment Date, the Client shall be charged in accordance with the applicable provision of fee.
- d. Any loan facility granted by the Bank to the Client shall be subject to an administrative fee or equivalent, which will be charged directly upon disbursement of the Loan. Thus, the funds of disbursed from loan facility received by the Client is the principal amount of the loan less administrative cost or others.
- e. If the balance on the payment account (point 1.I. (2) above) is nil (0) and the loan has been settled, the Bank is entitled to close the account. However, if there is any remaining balance, the Client may request the return of the remaining funds through the nearest Bank Danamon branch or contact Hello Danamon within 3 (three) months from the date the loan is fully paid. If after the expiration of the time limit specified there is still funds in the payment account, the Bank shall be entitled to charge the cost for inactive account in accordance with the applicable provisions whose the amount is determined later by the Bank.
- f. Any costs incurred due to misinformation regarding the disbursement account provided by the Client to the Bank and any costs associated with the payment of the Loan instalment shall be borne by the Client.

#### **4. PAYMENT OF INSTALMENT**

- a. Payments of Instalment are made on Business Day and/or previous Instalment Date if the date falls on a holiday and / or Saturday.
- b. If the Instalment Date is different from the Disbursement Date, the Client shall pay the current interest obligation on the difference between the Withdrawal Date

and the Instalment Date, where the amount and the time will be notified by the Bank.

- c. Instalment payments are considered valid if funds in the Payment Account upon debiting are available in instalment.
- d. Each payment of instalment will firstly be for payment i) cost/fine ii) interest iii) principal or will be adjusted to the applicable policy at the Bank.

## **5. ACCELERATED REPAYMENT BEFORE DUE DATE**

- a. The Client may make accelerated repayment before due date for all principals of the Total Loan, but not allowed to make an accelerated settlement on a part of the Total Loan.
- b. The Client must notify the purpose of the repayment to Bank minimum 7 (seven) Business Days prior to Repayment Date. Upon such an accelerated settlement, the Customer shall be liable to a fine in accordance with applicable Bank rules.
- c. Especially for employees of the Bank becoming a Client including employees of Bank Group (a subsidiary of Bank), then:  
In the event that the Client (Bank employees and employees of the Bank group) are not registered as employees for any reason, the Client shall pay all amounts owed to the Bank no later than the effective date of termination of the Client employment and for such interest the Bank shall reserve the right to withhold all or part of the Client's rights as an existing employee of the Bank and / or existing on his Account at the Bank for the purpose of repayment.

## **6. DEFAULT**

- a. If Client i) violates these Terms and Conditions, or ii) provides false or incorrect information as contained in this Form, or iii) default/non-repayment on the Instalment Date, penalties and other indebted charges to the Bank as determined



by the Bank, the Client shall be required to repay all the loans, without any warning letter or other similar letter from the Bank.

- b. If the Client fails to settle its obligations in accordance with the prevailing provisions of the Bank, the Bank shall be entitled to settle the Loan through legal actions available either through the courts or beyond the courts in accordance with applicable laws and regulations.

## **7. AUTHORIZATION**

The Client hereby agrees to authorize the Bank to block and debit the Client's Account with the Bank (Payment Account as contained on the form used for payment of instalment and / or accounts that are in the CIF on behalf of the Client) for instalment payments and / or outstanding liabilities. This authorization shall not terminate for any reason (as provided in Article 1813 of the Indonesian Civil Code) unless all of the Client's obligations to the Bank have been met appropriately.

## **8. GOVERNING LAW AND JURISDICTION**

- a. The validity, interpretation and execution of these Terms and Conditions are governed and subject to the applicable law in the Republic of Indonesia.
- b. Regarding any matters related to these Terms and Conditions and all consequences, the Client and the Bank agree to choose a permanent and general legal domicile at the Registrar's Office of the Court where the Loan is recorded by the Bank, without prejudice to the right of the Bank to file claims to the Client in the District Court wherever in the territory of the Republic of Indonesia, in accordance with applicable regulations.

## **9. MISCELLANEOUS**

- a. In the event of any transfer return on the loan disbursement, the Bank may at any time cancel the Loan.
- b. The Bank shall, in its sole discretion and judgment, have the right to transfer the Loan to any party.
- c. Any notice / correspondence from the Bank to the Client shall be made through Client's data already registered to the Bank, thus in case of any change in data (change in address, office, telephone / phone number etc.) the Client shall notify the Bank in writing which is accompanied by the supporting documents. If the Client fails to make such notice, any consequences for such change shall be the responsibility of the Client.
- d. If the Client who has covered the credit life insurance through **PT.Asuransi Jiwa Manulife** passed away and still bound to the obligation to pay the loan at the Bank, then all the obligation to repay the loan amount of the Client is transferred to **PT. Asuransi Jiwa Manulife**, but for Clients who do not cover credit life insurance through **PT. Asuransi Jiwa Manulife** and still bound by the obligation to repay the loan at the Bank, then all the obligations for repayment of the Client Loan Amount are transferred to the heirs of the Client.
- e. The Client acknowledges that any data and information along with any amendments thereof submitted to the Bank are true.
- f. The Client shall follow and comply with any applicable provisions in the Bank.
- g. The Client shall provide clear and complete information when required by the Bank.
- h. These Terms and Conditions constitute an inseparable part of the Form.

- i. By the disbursement of Loan on behalf of the Client by the Bank, the Client acknowledges to have received the Loan from the Bank at the amount of the Loan approved.
- j. The Bank shall notify any change in benefit, cost, risk, to the Client through the communication media available at the Bank and if the Client does not agree with the change, the Client may submit the objection statement to the Bank within 30 (thirty) business days since notice of change sent / announced through the communication media available at the Bank. If the Client wants to terminate / close the products and / or services received, the Client shall settle all obligations first. With the passage of time mentioned above, the Client agrees that the Bank will consider the Client agrees to such changes.
- k. If any provisions in these Terms and Conditions due to any reason of Government regulation or court decision are prohibited or unenforceable or become invalid or declared null and void, they do not affect the validity of the other provisions of these Terms and Conditions and any other provisions shall remain valid and binding and applicable as provided in these Terms and Conditions.
- l. These Terms & Conditions have been adjusted to the provisions of the laws and regulations including the provisions of the Financial Services Authority (OJK) Regulations. []