

GENERAL TERMS AND CONDITIONS
DANAMON HADIAH BERUNTUN PROGRAM
Period: February 1, 2025 to September 30, 2025

These General Terms and Conditions of the Danamon Hadiah Beruntun Program (literally meaning "Consecutive Gifts") ("**General Terms and Conditions of the Program**") govern the terms applicable to customers participating in the Danamon Continuous Prizes Program (**the "Program"**), organized by PT Bank Danamon Indonesia Tbk ("**Bank Danamon**").

By participating in the Program, the Customer agrees to and is bound by all provisions set forth in the General Terms and Conditions of the Program, as follows:

I. Program Period

The Program is valid from February 1, 2025, to September 30, 2025 (the "Program Period").

II. Participant Criteria

Eligible participants in the Program are individual customers who hold savings accounts with Bank Danamon ("**Customer**"). The Program is not applicable to Bank Danamon employees.

III. Program Terms and Conditions

1. Customers must read and understand the General Terms and Conditions of the Program.
2. Bank Danamon reserves the right to reject or cancel a Customer's participation in the Program if they do not meet the General Terms and Conditions.
3. The Customer is fully responsible for any risks, losses, demands, lawsuits, and/or claims arising from their participation in or cancellation of the Program.
4. The Program consists of the following schemes:

i. Savings Draws

- a. To obtain a draw number for the Savings Draws, the Customer must increase the monthly average balance of their savings account over a period of four (4) months, with a minimum increase of IDR 25,000,000 (twenty-five million rupiah). If the Customer have savings and current account, the combined average balance of these accounts must not decrease compared to the baseline average balance (the month prior to the four-month increase period).
- b. For Customers who have recently opened an account at Bank Danamon (new-to-bank), there is an option to obtain draw numbers: by placing and hold minimum amount of IDR 25,000,000 (twenty-five million rupiah) in savings account for five (5) months. New Customers must filled and sign the Danamon Hadiah Beruntun Program Form within a maximum of thirty (30) working days after opening their account.
- c. The allocation of draw numbers for the Savings Draws follows these conditions:
 - i. Every IDR 25,000,000 (twenty-five million rupiah) increase in the average savings balance earns 25 (twenty-five) draw numbers, with multiples applying accordingly.
 - ii. For new Customers who place and hold balance (as per point b above), every IDR 25,000,000 (twenty-five million rupiah) of hold balance earns 25 (twenty-five) draw numbers, with multiples applying.
 - iii. Specifically for Invited Customers (as per point j below), every IDR 25,000,000 (twenty-five million rupiah) increase in the average balance during the four-month period earns 25 (twenty-five) draw numbers, with multiples applying.

- d. The calculation of the Customer's average account balance is subject to the following conditions:
- The average balance is determined based on the total monthly average balance across all savings and current accounts under a single Customer Identification File (CIF).
 - Balances in savings and current accounts held in foreign currencies will be converted into rupiah at Bank Danamon's prevailing exchange rate on a daily basis.
 - Current account products that utilize the Current Account Loan (PRK) facility will not be included in the calculation.
 - Hold balances in savings and/or current accounts will not be included in the monthly average balance calculation.
 - The average balance is calculated by dividing the total balance by the number of calendar days in the respective month (during period program).
- e. Customers who have fulfilled all the conditions outlined in points a to d above may obtain additional draw numbers as follows:
- For an increase in the average balance of Danamon LEBIH PRO Savings equivalent to IDR 100,000,000.00 (one hundred million rupiah):
 - Privilege Customers receive 60 (sixty) draw numbers.
 - Other Customers receive 30 (thirty) draw numbers.
 - Opening a BISA Umrah iB Savings Account or a Hajj Plan iB Savings Account earns 10 (ten) draw numbers per account.
- a. The Savings Draws is conducted every 4 (four) months for Customers who meet the General Terms and Conditions of the Program in each Bank Danamon region as follows:

Region Regional Coverage

BN 01	Jakarta 1
BN 02	Jakarta 2
BN 03	Jakarta 3
BN 05	West Java except Bekasi and Karawang
BN 06	Central Java and DI Yogyakarta
BN 07	East Java
BN 08	Bali Nusa Tenggara
BN 09	North Sumatra (Aceh, Medan, and Batam)
BN 10	Lampung, South Sumatra, Riau Islands, Jambi, West Sumatra, Bengkulu, and Bangka Belitung
BN 11	Kalimantan
BN 12	Sulawesi and Eastern Indonesia

- b. The draw number that has been obtained by the Customer will be drawn according to the Savings draws schedule as follows:

Savings Draws	Baseline	Monthly Average Balance Increase Period for 4 (four) Months	Draw Schedule
First Draw	Jan 31, 2025	1 Feb 2025 – 31 May 2025	June 2025
Second Draw	May 31, 2025	1 June 2025 – 30 Sept 2025	Oct 2025

- c. The draw for the Savings Draw will be based on the following prize tiering ("Savings Draw Prize Tiering"):

Minimum Average Balance Increase Within 4 Months (For Existing Customers) or Minimum Placement and Blocking of Funds (For New Customers)	Prize	Number of Unit s/	Number of Unit s/
--	-------	-------------------	-------------------

		Region	4 Months
IDR 1,000,000,000.00	Honda BRV Prestige	2	22
IDR 500,000,000.00	Macbook Air 13"	15	165
IDR 25,000,000.00	DL PRO @ \$250	20	220

- d. The draw number will be canceled in the calculation if the balance or average balance of savings in May 2025 and/or September 2025 is zero or account closed (as in the simulation of Customer D).
- e. Especially for Customers who have not received the Savings draws prize and meet the following criteria:

Criteria for Invited Customers	period	Eligibility requirements
Customers who have increased their savings average balance at least IDR 1 Billion in the period Oct 2024 -Jan 2025	First Savings Draw (Feb – May 2025)	Maintain the average balance in the period Feb – May 2025 at least IDR 1 Billion
Customers who have increased their savings average balance at least IDR 1 Billion in the period Feb-May 2025	Second Savings draw (Jun – Sept 2025)	Maintain an average balance in the period Jun – Sept 2025 at least IDR 1 Billion

have the opportunity to be invited by Bank Danamon to participate in the next Savings Draws with a car prize. The Customer must maintain an average balance for 4 (four) months of the average balance increase period with the provisions according to the table above ("**Invited Customers**").

- f. Invited Customers will get information about the opportunity to participate in the next Savings Draws via email and/or through Relationship *Manager*.

ii. Transaction Draws

- a. The Customer is required to maintain an monthly average balance of the savings account for 4 (four) months with a minimum amount of IDR 1,000,000 (one million rupiah) in order for the Customer to get a draw number to participate in the Transaction Draws.
- b. Customers are required to make transactions at D-Bank PRO with the following conditions:
- Foreign exchange, Mutual funds, Bonds, Time Deposits transactions with a minimum of IDR 2,500,000: 10 draw numbers
 - My Own Installment or Money Transfer transaction without minimum transaction requirement: 1 draw number
 - Bill payment transaction via D-Bank PRO minimum IDR 50,000: 1 draw number
 - 10x Financial Transaction at D-Bank PRO (except transfers) minimum IDR 50,000: 5 draw numbers
- c. The foreign exchange transactions referred to in point b.i are valid for all currencies available at D-Bank PRO
- d. The Time Deposit Transaction referred to in point b.i is valid for all available tenors at D-Bank PRO
- e. Mutual fund transactions referred to in point b.i apply to all types of mutual fund products
- f. The bill payment transaction referred to in point b.iii is the following transaction:

	Feature Type
1	Postpaid Mobile Payments
2	PLN Bill Payment
3	Danamon Credit Card Payment
4	Other Bank Credit Card Payments
5	VA Payments
6	Telkom/Indihome Payment
7	TV/Internet Subscription Payment
8	Insurance Premium Payment
9	Loan Payment/Multifinace
10	Zakat/Infaq Payment
11	Education Payment
12	Water/PDAM Bill Payment
13	UN Payments
14	Purchase of PLN Tokens
15	Purchase Streaming Vouchers
16	Purchase Games Vouchers

- g. The Financial Transactions referred to in point b.iv are the following transactions:

	Feature Type
1	QRIS (credit card funding source or savings fund source)
2	Top Up e-Wallet (Gopay, OVO, DANA, ShopeePay, LinkAja)
3	Top Up e-Money Mandiri
4	Purchase of Top-up Credit
5	Purchase of Internet Data Package
6	Cardless Cash Withdrawal (Danamon, Non-Danamon and Indomaret ATMs)
7	Request For Payment

- h. Customers can participate in the Transaction Draws if the average monthly balance of the savings account for 4 (four) months is a minimum of Rp1,000,000 (one million rupiah) and has 100 draw numbers, with the prizes below.

Prize	Prize Amount/ 4 Months	Prize amount of the full program
Japan Tour Packages	25	50
Traveloka e-voucher of IDR 5 million/customer	50	100
Traveloka e-voucher of IDR 1 Million/Customer	200	400

- i. The draw number that has been obtained by the Customer will be drawn with the Transaction Draws schedule as follows:

Transaction Draws	Monthly Average Balance Maintenance Period For 4 (four) Months	Draw Schedule
First Draw	Feb 1, 2025 – May 31, 2025	June 2025

i. Grand Prize Draws

- a. The draw will be conducted at the end of the Program Period for Customers who have met the requirements for the 4-month Draw (the draw number will be summed up from the draw obtained based on the first and second Savings Draw and the first and second D-Bank PRO Transaction Draws) ("**Grand Prize Lucky Draw**").
- b. Customers who have received prizes from the Savings Draws and D-Bank PRO Transaction Draws can still participate in the Grand Prize Draws.
- c. Here are the prizes for the Grand Prize Draws:

Grand Prize	Unit
Mercedes Benz EQB	1
MAP voucher of IDR 10 million	25
Danamon LEBIH PRO with Balance \$100	150

d. Grand Prize Draw Mechanism:

- i. The drawing process will be carried out in the presence of the relevant authorities, in accordance with the applicable laws and regulations, including prize draws.
- ii. Winners will be announced through Bank Danamon's available communication channels. Bank Danamon will also contact winners to coordinate prize delivery.
- iii. The Grand Prize Draws schedule is as follows:

Draws	Baseline	Monthly Average Balance Increase Period	Drawn schedule
Grand Prize Draws	Jan 31, 2025 May 31, 2025	Feb 1, 2025 – May 31, 2025 Jun 1, 2025 – September 30, 2025	October 2025

ii. Prize Conditions

1. Customers have the opportunity to win prizes in each draw based on the Program categories: First Savings Draws, Second Savings Draws, First Transaction Draws, Second Transaction Draws, and Grand Prize Draws.
2. If, during the First Savings Draws, a region has fewer eligible Customers than the number of Tiering Savings Draws Prizes available, the remaining prizes will be carried forward to the next Savings Draws schedule (Second Savings Draw).
3. If, during the Second Savings Draws, a region has fewer eligible Customers than the number of Savings Draws Prize Tiers available, the unallocated prizes may be awarded to another region with more eligible Customers than available prizes in that tier.
4. Selected Customers who receive confirmation of the Tour Package Prize to Japan will be contacted by Bank Danamon via Hello Danamon using the Customer's registered mobile phone number. By confirming their participation in the Tour Package to Japan, the Customer agrees that Bank Danamon may share their name and mobile phone number with the Travel Agent partnering with Danamon ("Third Party") for travel document processing.
5. Customers who have confirmed their participation in the Tour Package to Japan (as stated in point 4) will be contacted by the Third Party for travel document processing (including but not limited to passport and visa applications) via the Third Party's official communication channels, such as electronic mail (email) to the Customer's registered email address and/or WhatsApp to the Customer's registered mobile phone number. Travel documents will be handled by the Third Party.

6. The official telephone number and/or mobile phone number of the Third Party contacting the Customer for travel document processing (as mentioned in point 5) will be communicated to the Customer through Bank Danamon's official channels, including email and/or WhatsApp, sent to the Customer's registered email address and/or mobile phone number.
7. Bank Danamon will not be responsible for any losses incurred by the Customer if they receive or provide information to a Third Party outside of the official communication channels specified in point 6.
8. Prizes in the form of Tour Packages to Japan cannot be redeemed for cash, exchanged, or substituted for other gifts.
9. If a Customer wishes to cancel the Japan Tour Package Prize, they must notify Bank Danamon no later than seven (7) working days after receiving the Prize Confirmation.
10. Prizes in the form of Traveloka Vouchers will be sent by Bank Danamon through official channels via email to the Customer's registered email address and/or WhatsApp to the registered mobile phone number.
11. The prize will be awarded to the winning Customer who meets all the General Terms and Conditions of the Program and provides the required documents as requested by Bank Danamon, within the specified Service Level Agreement (SLA) time period:

Gift	SLA (Within Business Days)
Danamon LEBIH Savings PRO	60 since the announcement of the winner
Gadgets and Vouchers	60 since the announcement of the winner
Vehicle	90 since the announcement of the winner
Japan Tour Packages	90 since the announcement of the winner

12. Terms and Conditions of the Japan Tour Package Prize

The Japan Tour Package Prize includes the following services:

- a. Economy-class plane tickets (group tickets, non-endorsable, non-reroutable, and non-transferable).
- b. International airport tax, fuel surcharge, and flight insurance (subject to change based on airline policies at the time of ticket issuance).
- c. Hotel accommodation with a standard room occupancy of two (2) adults per room.
- d. Tours and transfers as per the program itinerary.
- e. Air-conditioned tour bus transportation as per the program itinerary.
- f. Daily breakfast, lunch, and dinner as specified in the program.
- g. An experienced tour leader from Golden Rama.
- h. A local Indonesian-speaking guide (subject to availability).
- i. Tipping for the tour leader, guide, and bus driver.
- j. Airport handling at Soekarno-Hatta International Airport upon departure (excluding immigration stamp processing, e.g., check-in administration).
- k. Luggage tag, passport cover, and ticket wallet with the Golden Rama logo.
- l. Travel insurance from Golden Rama, provided by Zurich Insurance.
- m. Single-entry Japan visa.
- n. One (1) bottle of mineral water per person per day.

13. Exclusions from the 6D5N Japan Tour Package Prize

The prize does not cover the following expenses:

- a. Excess baggage fees (baggage allowance: 23kg per person per way).

A member of  MUFG

- b. Personal expenses, such as laundry, minibar usage, telephone/fax charges, etc.
- c. Additional food or beverages outside the program's provisions.
- d. Additional tours or events not included in the program.

14. Danamon LEBIH PRO Savings Prize

The prize will be credited to the Customer's Danamon LEBIH PRO account after the account is opened.

15. Prize Collection for Non-Cash Rewards

Gifts other than the Danamon LEBIH PRO Savings Prize must be collected at a Bank Danamon branch. Customers are required to pick up their prizes at the designated branch.

16. Vehicle Prizes

Prizes in the form of vehicles will be awarded on an off-the-road basis. Any additional costs, including vehicle registration and other administrative expenses, are the responsibility of the winning Customer.

17. Prize Specifications and Availability

The type, model, and color of the prize are subject to stock availability. Bank Danamon does not accommodate special requests for color, size, upgrades, or exchanges that do not align with the predefined prize specifications.

18. Voucher Prize Validity

The validity period and terms of use for vouchers will be specified on the voucher sheet received by the Customer.

19. Traveloka E-Voucher Terms

The validity period and terms for Traveloka e-vouchers will be communicated via email and/or WhatsApp, along with the voucher code.

20. Non-Exchangeable Prizes

Prizes cannot be exchanged for cash, other items, or alternative forms of compensation.

21. Prize Quality and Manufacturer Responsibility

Bank Danamon is not responsible for guaranteeing the quality of the prizes. Any complaints regarding the quality of a prize must be directed to the manufacturer or supplier.

22. Prize Inspection Upon Receipt

Customers must inspect their prizes upon receipt. If the prize is found to be damaged or defective due to manufacturing or shipping issues, the Customer must report it to Bank Danamon within one (1) working day. Complaints made beyond this period must be addressed directly to the prize manufacturer.

23. Tax Regulations

All tax calculations will follow applicable tax regulations in Indonesia. The lottery prize tax will be covered by Bank Danamon.

A member of  MUFG

24. Tax Reporting Responsibility

The Customer is fully responsible for any tax reporting obligations related to the received prize, following a self-assessment basis.

25. Prize Collection Deadline

If the winning Customer does not collect their prize within 30 working days after being contacted by Bank Danamon, they forfeit their entitlement to the prize and cannot make any claims or demands regarding the uncollected prize.

II. Customer Complaints

1. Customers can submit complaints about banking products/services orally or in writing through the nearest Bank Danamon branch office, Hello Danamon (1-500-090), or via email at hellodanamon@danamon.co.id.

2. Procedures regarding complaint services can be accessed through the website

<https://www.danamon.co.id/id/Personal/Lainnya/Proses-Handling-Complaints-Customers>.

III. Additional Terms and Conditions

1. Other terms and conditions related to banking products and/or services, unless otherwise regulated in the General Terms and Conditions of this Program, are declared to remain valid and binding on the Customer and are an integral part of the General Terms and Conditions of the Program.
2. The General Terms and Conditions of this Program are an integral part of the "General Terms and Conditions of PT Bank Danamon Indonesia Tbk's Account and Banking Services", "General Terms and Conditions of PT Bank Danamon Indonesia Tbk's Sharia Banking Account and Services", "General Terms and Conditions of Danamon Debit/ATM Card", "General Terms and Conditions of Danamon Privilege Service", and "General Terms and Conditions of D-Bank PRO Service". In the event of any discrepancy or conflict between these provisions and the General Terms and Conditions of the Program, the General Terms and Conditions of the Program shall prevail.
3. The Customer hereby agrees and acknowledges that Bank Danamon has the right to amend or complete the General Terms and Conditions of this Program from time to time. Any changes, additions, or updates to the General Terms and Conditions of this Program will be notified through the communication media available at Bank Danamon. In the event of a change in the benefits, risks, costs, terms, or conditions based on the General Terms and Conditions of this Program, the Customer has the right to submit their objection in writing to Bank Danamon within 30 (thirty) working days from the date of notification of such changes made by Bank Danamon through Bank Danamon's communication media. The Customer agrees that they are deemed to have accepted the change if no objection is raised within the stated period. If the Customer does not agree to the amendment, the Customer has the right to cancel the Program membership after fulfilling all obligations to Bank Danamon (if any).
4. The Customer declares that there are and will not be any transactions indicating money laundering and/or other transactions prohibited by the applicable laws and regulations in Indonesia.
5. If there are indications of fraud, fraudulent activities, transaction irregularities, abnormal transactions, money laundering, and/or actions not in compliance with laws and regulations, Bank Danamon has the right to cancel the transaction, cancel participation in the Program, or withdraw any gifts given to the Customer. The Customer remains obligated to pay all their obligations to Bank Danamon (if any).
6. The Customer agrees that the placement of funds in a savings account with a yield above the maximum guarantee interest rate set by the Deposit Insurance Corporation is not guaranteed by the Deposit Insurance Corporation. The prize received by the Customer is also considered part of the maximum guarantee interest rate. Customers can find out the maximum guarantee interest rate through Bank Danamon branch offices or through Hello Danamon.
7. The General Terms and Conditions of this Program have been adjusted to the provisions of laws and regulations, including the provisions of the Financial Services Authority regulations and the Deposit Insurance Corporation's guarantee interest regulations.



A member of  MUFG

8. PT Bank Danamon Indonesia Tbk is licensed and supervised by the Financial Services Authority and Bank Indonesia and is a participant in the Deposit Insurance Corporation guarantee program.

NOTICE

Customers must be cautious of fraud committed by individuals posing as Bank Danamon representatives, promising gifts in any form. All fraud or other criminal acts committed by third parties associated with or on behalf of the Program are beyond the authority of Bank Danamon.