

GENERAL TERMS AND CONDITIONS

DANAMON HADIAH BERUNTUN

Period June 1, 2024 to January 31, 2025

These General Terms and Conditions of the Danamon Hadiah Beruntun Program ("**General Terms and Conditions of the Program**") constitute the applicable rules for Customers participating in Danamon Hadiah Beruntun Program ("**Program**"), organized by PT Bank Danamon Indonesia Tbk ("**Bank Danamon**").

Customers hereby agree to abide by the entire content of the following General Terms and Conditions:

I. Program Period

The Program Period is from June 1, 2024 to January 31, 2025 ("**Program Period**").

II. Participant Criteria

The Program is eligible to Customers who own Bank Danamon savings accounts ("**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 the Customer's participation in this Program should the Customers does not meet the General Terms and Conditions of the Program.
3. Customers are fully responsible for any losses, claims, lawsuits, and/or demands in connection with their participation or its cancellation in the Program.
4. This program consists of 3 (three) schemes as follows:

1) Monthly Cashback

- a. The Customer must increase the average monthly balance of their savings account in the current month compared to the previous month, with a minimum increase of IDR 500,000,000.00 (five hundred million rupiah). If the Customer also holds a current account, the combined average balance of savings and current accounts must not decrease compared to the previous month.
- b. Upon meeting the criteria in point (a), the Customer becomes eligible to receive cashback of IDR 500,000.00 (five hundred thousand rupiah) for every IDR 500,000,000.00 (five hundred million rupiah) increase in the average monthly balance of their savings account ("**Monthly Cashback**").
- c. Monthly Cashback is calculated in multiples, with a maximum limit of IDR 15,000,000.00 (fifteen million rupiah) per month during the Program Period.
- d. The average balance of savings and current accounts is calculated based on the total monthly average balance for 1 (one) CIF (Customer Identification File), subject to the following conditions:
 - i. Savings and current accounts with wa'diah contracts are excluded from the calculation.
 - ii. Current account products utilizing the Current Account Loan (PRK) facility are excluded.
 - iii. Savings and current account balances in foreign currencies are converted to Rupiah based on Bank Danamon's applicable daily exchange rate.
 - iv. Blocked balances or funds in savings accounts are excluded from the calculation. The calculation of the average balance is divided by the number of calendar days according to the month in question.
- e. Monthly Cashback will be credited to the savings account with the highest average balance held by the Customer.

2) Regional Lottery

- a. To qualify for a lottery number, the Customer must increase the average monthly balance of their savings account over a 4-month period by a minimum of IDR 5,000,000.00 (five million rupiah). If the Customer holds a current account, the combined average balance of savings and current accounts must not decrease compared to the baseline (the month before the 4-month period).
- b. New Customers may also qualify by placing and blocking a minimum of IDR 5,000,000.00 (five million rupiah) in a savings account for 5 months. They must complete and sign the Danamon Hadiah Beruntun Program Fund Blocking Form. Monthly Cashback does not apply to blocked funds under this scheme.
- c. The lottery number calculations are as follows:
 - i. Every increase of IDR 5,000,000.00 (five million rupiah) in the average savings balance earns 5 lottery numbers, with multiples applicable.
 - ii. For blocked funds (point **b**), every IDR 5,000,000.00 (five million rupiah) earns 5 lottery numbers, with multiples applicable.
 - iii. Invited Customers earn 5 lottery numbers for every IDR 5,000,000.00 (five million rupiah) average balance during the 4-month increase period.

- d. The Average balance calculation details:
- Savings and current account balances in foreign currencies are converted into Rupiah at Bank Danamon's daily exchange rate.
 - Current account products using the Current Account Loan (PRK) facility are excluded.
 - Blocked funds are excluded from 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.
- e. Additional lucky draw numbers can be earned by:
- Activating D-Bank PRO: 10 lucky draw numbers.
 - Opening time deposits via D-Bank PRO: 10 lucky draw numbers per transaction.
 - Completing online or offline shopping transactions with Bank Danamon Debit/ATM cards: 10 lucky draw numbers per transaction.
 - Conducting foreign exchange (FX) transactions via D-Bank PRO equivalent to IDR 1,500,000.00: 20 lucky draw numbers per equivalent amount.
 - Increasing the average balance in DL PRO Savings by IDR 100,000,000.00 (one hundred million rupiah): 30 lucky draw numbers per increase.

- f. The Regional Lucky Draw occurs every 4 months across the following regions:

Region	Regional Coverage
BN 01	North Jakarta
BN 02	South Jakarta, Bogor and Depok
BN 03	Central Jakarta, East Jakarta, Bekasi and Karawang
BN 04	West Jakarta, Tangerang, and Lampung
BN 05	West Java
BN 06	Central Java
BN 07	East Java
BN 08	Bali Nusra
BN 09	North Sumatra (Aceh, Medan and Batam)
BN 10	South Sumatra, Riau Islands, Jambi, West Sumatra, Bengkulu, and Bangka Belitung
BN 11	Kalimantan
BN 12	Sulawesi and Eastern Indonesia

- g. The lucky draw number that has been obtained by the Customer will be drawn according to the Regional Lucky Draw schedule as follows:

Lottery	Baseline	Monthly Average Balance Increase Period for 4 (four) Months	Draw Schedule
First Region Draw	May 31, 2024	June 1, 2024 – September 30, 2024	October 2024
Second Region Draw	September 30, 2024	October 1, 2024 – January 31, 2025	February 2025

- h. The lucky draw number for the Regional Lucky Draw will be based on the following prize tiering ("Regional Prize Tiring"):

Minimum Average Balance Increase Within 4 Months (For Existing Customers) or Minimum Placement and Blocking of Funds (For New Customers)	Gift	Number of Units/ Region	Number of Units/ 4 Months
IDR 1,000,000,000.00	MITSUBISHI XFORCE EXCEED CAR	2	24
IDR 500,000,000.00	TRAVELOKA VOUCHER @Rp25 Million	10	120
IDR 5,000,000.00	DL PRO @ \$100	30	360

- i. The lucky draw number will be canceled in the calculation if the balance or average balance of savings in September 2024 and/or January 2025 is zero or the account is closed (as in the simulation of Customer C).
- j. Especially for customers who have not received a prize and meet the following criteria:

Criteria for Invited Customers	Period	Requirement
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Customers who have increased their average savings balance by at least IDR 5 billion in the period Feb -Apr 2024 (eligible customers for Innova DHB 2 lottery period Region 2 but have not received a prize)	First Region Draw (June 2024 – September 2024)	Maintain an average balance in the period June 2024 – September 2024 of at least IDR 1 billion
Customers who have increased their average savings balance by at least IDR 1 billion in the period of June-Sept 24 (eligible customers for Xforce DHB 3 Period Region 1 Lottery but have not received a prize)	Second Region draw (October 2024 – January 2025)	Maintain an average balance in the period of October 2024 – January 2025 of at least IDR 1 billion

having the opportunity to be invited by Bank Danamon to participate in the next Regional Lucky Draw with a prize of an Xforced exceed car. The Customer must maintain an average balance for 4 (four) months of the average balance increase period with the conditions set forth in the table above ("**Invited Customer**").

- k. Invited Customers will be informed about the opportunity to participate in the upcoming Regional Lucky Draw via email and/or through their Relationship Manager.

3) **Lottery Grand Prize**

- a. The draw will be conducted at the end of the Program Period for Customers who have met the requirements for the Regional Draw (the lucky draw number will be summed up from the first and second Lucky Draws ("**Grand Prize Lucky Draw**").
- b. Customers who have received Monthly Cashback prizes or participated in the Regional Lottery can still participate in the Grand Prize Draw.
- c. The prizes for the Grand Prize Draw are as follows:

Grand Prize	Unit
Tesla Model 3	1
Ipad Air Wifi 256 GB	25
Danamon LEBIH PRO with Balance \$100	150

- d. Lottery Grand Prize Mechanism:
- The drawing process will be carried out by witnessing by the authorities based on the applicable laws and regulations including prize draws.
 - Winners will be informed through the communication media available at Bank Danamon. Winners will be contacted by Bank Danamon to coordinate the prize delivery.
 - The Grand Prize Draw schedule is as follows:

Lucky Draw	Baseline	Monthly Average Balance Increase Period	Lucky Draw
Lucky Draw Grand Prize	May 31, 2024 September 30, 2024	June 1, 2024 – September 30, 2024 October 1, 2024 – January 31, 2025	February 2025

5. The following is an illustration of this program

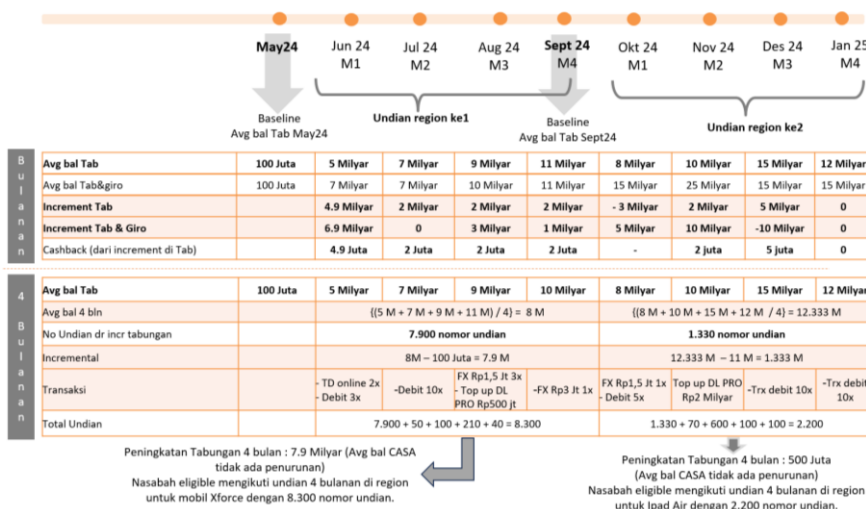
Calculation of the average balance increase of the monthly cashback scheme

Increase in Customer's average balance = Average balance of the current month (M1)- Average balance of the previous month (M0)

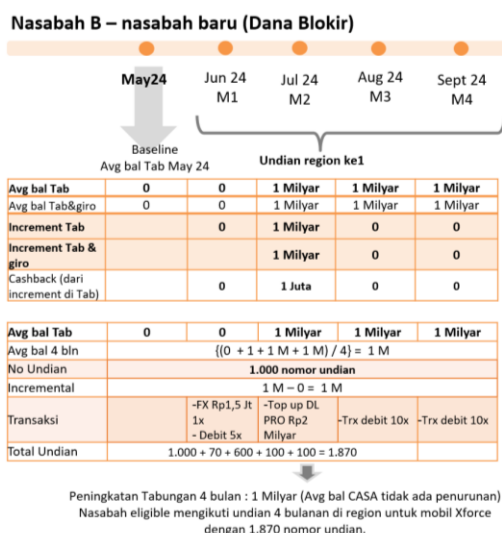
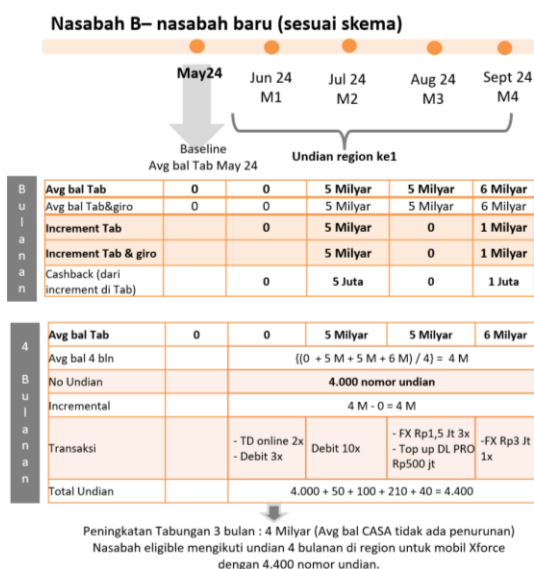
Calculation of the average balance increase for the collection of Region Draws (4-month Sweepstakes)

$$\left[\frac{Avg\ bal\ net(M1) + avg\ bal\ net(M2) + avg\ bal\ net(M3) + avg\ bal\ net(M4)}{4} \right] - avg\ bal\ the\ previous\ month\ (M0)$$

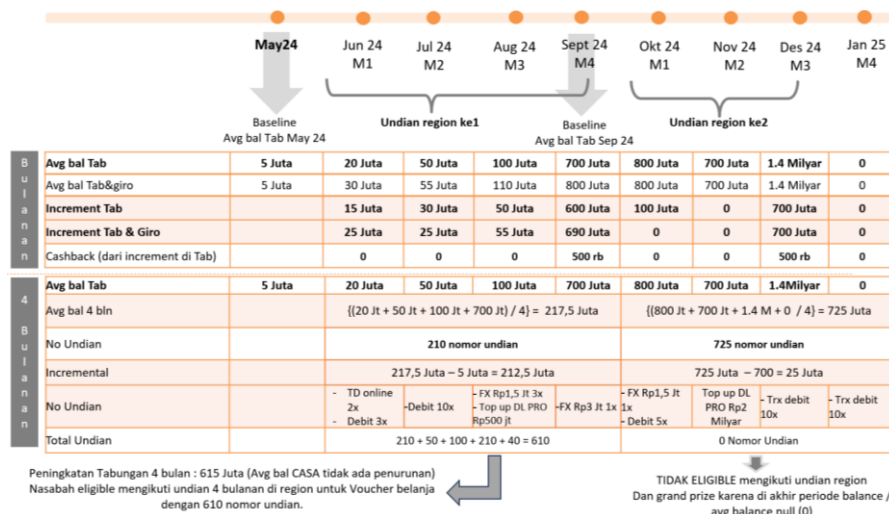
Customer A – existing



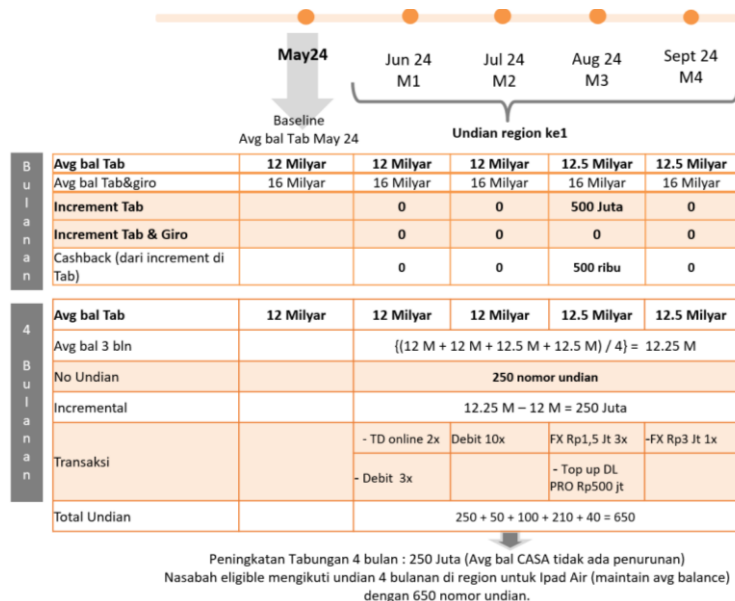
Customer B – New to Bank



Customer C – Balance / average balance by the end of period 0



Customer D – Special invitation customer



IV. Prize Conditions

- Customers can win multiple prizes across different periods, including Monthly Cashback, First Region Draw, Second Region Draw, and Grand Prize Lucky Draw.
- If, during the First Region Draw, the number of eligible Customers in a region is fewer than the available Regional Draw Prize Tiers, the remaining prizes will be carried forward to the Second Region Draw schedule.
- If, during the Second Region Draw, a region still has fewer eligible Customers than the available Regional Lottery Prize Tiers, the remaining prizes may be allocated to another region with more eligible Customers than the available prizes in that tier.
- Prizes will be awarded to winning Customers who meet all the General Terms and Conditions of the Program and provide the required documents as requested by Bank Danamon. The prize delivery process will follow the specified Service Level Agreement (SLA).

Gift	SLA (Within Business Days)
Monthly Cashback	30 from the last date of the month
\$100 DL PRO savings	30 since the account opening / account number information received by the Liabilities Product Team
Traveloka Gadgets and Vouchers	60 since the announcement of the winner
Vehicle	90 years since vehicle ownership documents were sent to the Product Liabilities Team

- The Danamon LEBIH PRO Savings Prize will be credited to the Customer's Danamon LEBIH PRO account after the account is opened or will be directly credited to the Customer's existing Danamon LEBIH PRO account.
- Prizes other than the Danamon LEBIH PRO Savings will be available for pickup at Bank Danamon branch offices. Customers are required to collect their prizes from the branch offices.
- Prizes in the form of vehicles will be given off the road. All vehicle papers and associated costs will be the responsibility of the Lucky Draw-winning Customer.
- The type, color and model of prizes are subject to availability. Bank Danamon does not accommodate special requests for colors, sizes, upgrades, exchanges, or any other changes outside of the prize specifications.
- Prizes cannot be redeemed for cash, in-kind, or in any other form.
- Bank Danamon is not responsible for guaranteeing the prizes awarded under this Program. Any complaints regarding the quality or condition of the prizes must be directed to the prize producer.
- Customers are required to inspect their prize upon receipt. If the prize is found to be damaged or defective (due to manufacturing or shipping), the Customer must report the issue to Bank Danamon within 1 (one) working day from receipt. Complaints submitted after this period should be addressed to the prize producer.
- Taxes on prizes are borne by Bank Danamon.
- All tax calculations and reporting activities related to the prizes received are the sole responsibility of the Customer (on a self-assessment basis).

14. If the prize is not collected within 30 working days after the winning Customer has been contacted by Bank Danamon, the Customer forfeits any right to claim or demand the uncollected prize.

V. Customer Complaints

1. Customers may submit complaints about banking products/services either orally or in writing through the nearest Bank Danamon branch, by calling Hello Danamon (1-500-090), or via email at hellodanamon@danamon.co.id, available 24/7.
2. The complaint handling procedure is accessible on the website [here](#).

VI. Additional Terms and Conditions

1. Other terms and conditions related to products, services, and/or banking transactions, as long as they are not regulated differently in these General Terms and Conditions of the Program, shall remain valid and binding for the Customer and form an integral part of these terms.
2. These General Terms and Conditions of the Program are an inseparable part of the "General Terms and Conditions for Bank Danamon Accounts and Banking Services" and the "General Terms and Conditions for D-Bank PRO." These terms and conditions remain valid unless otherwise specified in the General Terms and Conditions of the Program.
3. The Customer hereby agrees and acknowledges that Bank Danamon has the right to amend, modify, or supplement these General Terms and Conditions of the Program from time to time. Any changes, additions, or updates to these terms will be communicated by means of communication channels of Bank Danamon. If there are changes to the benefits, risks, fees, or terms and conditions based on these General Terms and Conditions of the Program, the Customer has the right to file a written objection with Bank Danamon within 30 (thirty) working days from the date the changes are communicated by the Bank. The Customer agrees that failure to submit an objection within the specified period will be considered as acceptance of the changes. If the Customer does not agree with the changes, they have the right to cancel their participation in the Program, provided that all obligations to Bank Danamon (if any) are settled beforehand.
4. The Customer declares that there have been and will be no transactions that indicate money laundering and/or other transactions prohibited under the applicable laws and regulations in Indonesia.
5. If there are indications of fraud, irregularities, and/or unusual transactions, money laundering activities, and/or actions that do not comply with the applicable laws and regulations, Bank Danamon reserves the right to cancel the transaction, cancel the Customer's participation in the Program, or revoke any Cashback provided. (If any), the Customer is still obliged to fulfill all obligations to Bank Danamon.
6. The Customer acknowledges that savings accounts offering yields exceeding the maximum guaranteed interest rate established by the Deposit Insurance Corporation are not covered by the Corporation's guarantee. Any prizes awarded to the Customer are considered part of the maximum guaranteed interest rate. Customers can obtain information about changes to the maximum guaranteed interest rate at Bank Danamon branch offices or by contacting Hello Danamon.
7. These General Terms and Conditions of the Program have been adjusted to comply with the applicable laws and regulations, including the regulations of the Financial Services Authority (OJK).
8. Bank Danamon is licensed and supervised by the Financial Services Authority (OJK) and Bank Indonesia (BI) and is a participant in the Deposit Insurance Corporation (LPS).

NOTICE

Customers must beware of fraud involving individuals posing as Bank Danamon representatives promising Cashback. Fraud or criminal acts by third parties related to or using the Program's name are beyond the Bank's responsibility.