

**SUMMARY OF CHANGES TO GENERAL TERMS AND CONDITIONS
FX LEAVE ORDER (FX ODA) TRANSACTION**

Previous Version of General Terms and Conditions of FX ODA Transactions		Latest Version Adjustment	
Not Available		Base Currency is the currency used by the Customer when placing funds (is one of the currencies in a currency pair).	
Good 'Til Date Order is a type of Transaction placement that is valid until a certain date stated in the Form, a maximum of 7 (seven) Working Days calculated from 8:00 WIB or 15:00 WIB on the date the Customer signs the Form.		Good 'Til Date Order is a Transaction instruction that is valid until a certain date stated in the Form.	
Not Available		Currency Pairs are currency pairs that can be traded at the Bank.	
Transaction Account is a foreign currency account (in USD, CNY, NZD, AUD, SGD, JPY, EUR, GBP) opened by a Customer at Bank Danamon in connection with Transaction services.		Transaction Account is a Customer's foreign currency account registered with the Bank which can be used to carry out Transactions.	
Specifically for placing Transactions with Good 'Til Date Order Instructions, the time limit for Good 'Til Date Order instructions is with the following time scheme:		Specifically for placing Transactions with a Good 'Til Date Order time period, the Good 'Til Date Order instruction time limit is with the following time scheme:	
Form Submission Time	Maximum Time Limit for Instruction Observation	Form Submission Time	Maximum Time Limit for Instruction Observation
D-Day before 12:15 WIB	D+7 at 15:00 WIB	before 12:15 WIB	until 15:00 WIB, calculated 7 (seven) Working Days from when the Form is received.
D-Day after 12:15 WIB until 15:15 WIB	D+7 at 08:00 WIB	after 12:15 WIB until 15:15 WIB	until 08:00 WIB, calculated 6 (six) Working Days from when the Form is received.

Previous Version of General Terms and Conditions of FX ODA Transactions	Latest Version Adjustment
<p>The time after the first Working Day of the Transaction in the form of a Good 'Til Date Order (day H) is calculated from the date of signing the Form.</p>	
<ol style="list-style-type: none"> 1. The Customer hereby authorizes Bank Danamon to (i) debit the Transaction Account or other Customer accounts for payment of Transaction placement and fees related to Transaction placement services; (ii) block or unblock a certain amount of funds in accordance with the Nominal stated in the Transaction Data in the Transaction Account or other Customer accounts at Bank Danamon. 2. The power of attorney granted by the Customer in connection with the placement of Transactions based on these General Terms and Conditions is granted with the right of substitution and is valid continuously as long as the Customer uses the Transaction services and as long as the Customer's obligations to Bank Danamon have not been fully fulfilled, then the power of attorney cannot be revoked or will not end for any reason, including but not limited to the reasons referred to in articles 1813, 1814 and 1816 of the Civil Code and the power of attorney is an inseparable part of these General Terms and Conditions. 	<p>The power of attorney granted by the Customer in connection with the placement of Transactions based on these General Terms and Conditions is granted with the right of substitution and is valid continuously as long as the Customer uses the Transaction services and as long as the Customer's obligations to the Bank have not been fully fulfilled, then the power of attorney cannot be revoked or will not end for any reason, including but not limited to the reasons referred to in Article 1813 (The granting of power of attorney ends: with the withdrawal of the power of attorney; with notification of termination of the power of attorney by the power of attorney; with the death, guardianship or bankruptcy of the principal or the power of attorney), Article 1814 (The Principal may revoke his power of attorney whenever he wishes, and if there is a reason for that, force the power of attorney to return the power he holds) and Article 1816 (The appointment of a new power of attorney, to carry out the same business, causes the withdrawal of the first power of attorney, starting from the notification to the latter person about the appointment) of the Indonesian Civil Code and the power of attorney is an inseparable part of these General Terms and Conditions.</p>