

SUMMARY OF PRODUCT INFORMATION D-BANK REGISTRATION

| BRIEF DATA | |
|---------------------|---|
| Product Description | D-Bank Registration is one of the services of PT Bank Danamon Indonesia Tbk ("Danamon") for new prospective Customers to open Danamon account online. D-Bank Registration can be accessed through smartphone with Andorid and iOS operating system. |
| Product Types | Online Banking Services |
| Issuer | PT Bank Danamon Indonesia Tbk |

Benefits

Account opening becomes easier and can be done anytime and anywhere in accordance with the Customer's desire. E-channel services, **D-Bank** and **Danamon Online Banking** are also active and Customers can make transactions directly.

Other additional benefits of D-Save accounts opened through **D-Bank Registration** are:

1. Free cash withdrawal fee*
2. Free interbank online transfer fee*
3. Free balance inquiry fee*
4. Free monthly administration fee
5. Most up to date transaction features through **D-Bank** and **Danamon Online Banking** applications. Specifically through **D-Bank**, the Customer may perform other account opening process, including D-Save Plus savings, i.e target savings account to cover various purposes that can be opened anytime and anywhere without having to come to Danamon branch.
6. Customers can save regularly (weekly or monthly) to reach the customer's financial targets (through D-Save Plus account)
7. Attractive interest rate (up to 4.00% p.a) for a relatively small amount of savings (through D-Save Plus account)

* maximum 10x per month through ATM BERSAMA, ALTO and PRIMA with no minimum balance required.

Interest Information

Enjoy higher tiering interest according to your placement balance.

| D-Save Account | | D-Save PLUS Account | |
|---------------------------|----------|--|----------|
| Initial Placement Balance | Interest | Initial Placement Balance | Interest |
| < IDR 500,000.00 | 0.00% | < IDR 500.000,00 | 0.50% |
| ≥ IDR 500,000.00 | 0.50% | IDR 500,000.00 to < IDR 10,000,000.00 | 2.00% |
| | | IDR 10,000,000.00 to < IDR 25,000,000.00 | 3.00% |
| | | ≥ IDR 25.000,000.00 | 4.00% |

Note:

- Method of tiering progressive interest calculation
- Interest may change at any time as per Danamon's policy.
- D-Save Plus Account, to arrange finances where the Customer can set aside funds in special account for various purposes according to customer's financial needs, can be opened through D-Bank application

Cost Information

| Account Fees & Details | D-Save Account | D-Save Plus Account |
|---------------------------------------|---|---------------------|
| Initial Minimum Deposit | IDR 0 | IDR 100,000.00 |
| Balance withheld | IDR 0 | IDR 0 |
| Minimum balance | IDR 0 | IDR 0 |
| Minimum balance earning interest | IDR 500,000.00 | IDR 0 |
| Monthly Administration Fee | FREE | FREE |
| Account Closing Fee | FREE | FREE |
| Transactions in Balance | <ul style="list-style-type: none"> Limited only for closing accounts | N/A |
| ATM / D-Bank / Danamon Online Banking | Free: <ul style="list-style-type: none"> Cash Withdrawal* Balance Information* Interbank Online Transfer* * maximum 10x per month through ATM Bersama/ ALTO/PRIMA Network with no minimum balance required | N/A |

Note:

- All fees will be directly debited from the Customer's account at the time of the transaction or every month depending on the method of each product/service.
- Other transaction fees which are not listed in the information in the above table follow the fee rules in accordance with the terms and conditions of the applicable transaction.

Risk

- Malware** is a program or software created to infiltrate or damage a computer system, which can transfer data of the Customer's input in the interests of irresponsible parties.
- Phishing**, occurs when the Customer's personal data is taken by an irresponsible party through a certain media that is not from the application or official website of Danamon.
- Interest Rate Risk**.

Terms and Procedures

- A new Customer Candidate may download **D-Bank Registration** application
- Completion of prospective Customer's data
- Upload your e-KTP and take selfie with e-KTP card
- Do a KYC in Branch or via video call
- Take a debit card in the Branch or ask for the card to be sent to the Customer
- If the debit card is sent to the Customer, activate the debit card on **D-Bank Registration** application

Activation Tips and Safe Transaction



1. Make sure to download and access **D-Bank Registration** application through the official site appointed by Danamon.
2. Use data that matches the data you input in the Danamon system.
3. Password, OTP, PIN and m-Pin VERY SECRETS!
Do not share that information with anyone for any reason, nor record or store it in an accessible location. Danamon never asks for the secret data by phone, email or other communication media.
4. Avoid using/making passwords easily known to others like your date of birth.
5. Always use your personal smartphone and email, to make transaction.
6. Always access **D-Bank Registration** Application from your personal device. Avoid using other people's devices.
7. Make sure the operating system (Operating System/OS) and antivirus or anti-malware software available on your device are updated regularly.

24 Hours Information/Complaint Service
Hello Danamon 1-500-090