

Summary of Product and/or Service Information - General Version

Danamon Dana Instant Unsecured Loan

Name and Type of Product	Danamon Dana Instant – Unsecured Loan
Publisher Name	PT Bank Danamon Indonesia Tbk.
Definition	<i>Dana Instant</i> is an unsecured loan with fixed installment payments over a specific period for various other needs.

KEY FEATURES		
1	Currency	Indonesian Rupiah
2	Type of Financing	Fixed-term installment loans (fixed installments) without collateral
3	Financing Purpose	Danamon Dana Instant Unsecured loan is a consumer loan that can be used for: <ul style="list-style-type: none"> - Home renovation - Education cost - Wedding cost And other consumptive costs.
4	Interest Rate	Flat interest rates follow the applicable program terms and conditions.
5	Term	Maximum of 36 months
6	Disbursement Method	Full disbursement via transfer to the debtor's savings account at BDI or to the debtor's savings account at another commercial bank in Indonesia.

BENEFITS	
1.	Dana Instant offers unsecured personal loans that can be used for any purpose, anytime, anywhere, as long as it does not violate applicable regulations.
2.	Loans can be repaid in installments over a certain period of time according to the customer's needs.
3.	Applying is easy with access to bdi.co.id/danainstant for applications and complete information related to Danamon Dana Instant.

RISKS

1. If the customer fails to make installment payments on the due date as stipulated in the credit agreement, the customer shall remain liable for the payment of all installments, plus late fees.
2. If the Customer:
 - i) violates the Terms and Conditions of Instant Funds;
 - ii) provides false or inaccurate information as stated in the application formthen the Customer shall be obliged to repay the entire loan.
3. The Bank will report the Debtor's loan history in the Financial Information Service System (SLIK). Customers must pay all facilities at Bank Danamon Indonesia. If the Customer fails to make payment, the Bank will equalise the collectability of all facilities at Bank Danamon.
4. If the Customer wishes to make an accelerated repayment, an accelerated repayment fee will be charged.

TERMS AND CONDITIONS		
1	Terms and Conditions	<p>General Terms and Conditions</p> <ul style="list-style-type: none"> • Indonesian Citizen • Minimum age of 21 years and maximum age of 60 years at the end of the loan period (specifically for employees, maximum age of 55 years at the time of application) <p>Document Terms and Conditions</p> <ul style="list-style-type: none"> • Dana Instant Application. • Photocopy of National ID (KTP). • Photocopy of Taxpayer Identification Number/NPWP (for disbursements equal to or above 50 million). • Proof of income for the last 3 months. <p>Application Procedure You can apply for Instant Funds through the Danamon Corporate Website (DCW). Applications through DCW can be accessed at: Bdi.co.id/danainstant</p> <p>Alternatively, you can visit your nearest Bank Danamon branch.</p>
2	Complaint Procedure	<ol style="list-style-type: none"> 1. Customers may submit complaints regarding banking transactions/services either verbally or in writing through <ol style="list-style-type: none"> a. the nearest Danamon Bank branch office, b. contact Hello Danamon 1-500-090; or c. via email at hellodanamon@danamon.co.id. 2. Information on complaint handling can be accessed via the link https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah

FEES
<ol style="list-style-type: none"> 1. Interest: Flat interest (in accordance with applicable program terms and conditions). 2. Administration fees: subject to the fees applicable to the ongoing program. 3. Late payment fees: 0.25%/day of the installment amount. 4. Early repayment fees: 6% of the remaining principal amount. 5. Other fees: <ul style="list-style-type: none"> - SKN: IDR 2,900 - RTGS: IDR 30,000 - Dormant Fee: IDR 50,000/month (specifically for remitter account)

SIMULATION

The simulation example is as follows:

The installment table below is only an estimate. The actual installment amount will be notified upon credit approval by Bank Danamon.

Loan Amount (IDR)	Monthly Installment (IDR)*			
	6 Months	12 Months	24 Months	36 Months
	1.89%	1.89%	1.79%	1.79%
5,000,000	927,833	511,167	297,833	228,389
10,000,000	1,855,667	1,022,333	595,667	456,778
25,000,000	4,639,167	2,555,833	1,489,167	1,141,944
50,000,000	9,278,333	5,111,667	2,978,333	2,283,889
100,000,000	18,556,667	10,223,333	5,956,667	4,567,778
150,000,000	27,835,000	15,335,000	8,935,000	6,851,667

**Flat interest rate per month. Installment calculation method using annuity in arrears/effective decreasing.*

Interest rates are subject to prevailing offers.

OTHERS

1	Additional Information	For early/accelerated repayment, Customers can contact Hello Danamon 1-500-090.
2	Disclaimer	<ol style="list-style-type: none"> 1. Readers must carefully read this RIPLAY and have the right to ask Bank Danamon Indonesia about all matters related to this RIPLAY. 2. Customers are required to provide information and/or data in accordance with the actual conditions. 3. Bank Danamon Indonesia may reject loan applications if they do not meet the applicable bank requirements and policies and do not provide information in accordance with the actual conditions, and the Bank will notify the applicant.
3	Additional information	For additional information, please contact Hello Danamon 1-500-090 and visit the nearest Bank Danamon branch.