

GENERAL TERMS AND CONDITIONS

REFERRAL FEE PROGRAM FOR RT 01

ANGGREK LOKA COMMITTEE MEMBERS

General terms and conditions of the Referral Fee Program for Account Opening for Anggrek Loka Committee Members ("General Terms and Conditions of the Program") constitute the applicable terms and conditions for Customers participating in the **Referral Fee Program for RT 01 Anggrek Loka Committee Members** ("Program"), organized by **PT Bank Danamon Indonesia Tbk** ("Bank Danamon"), and form an integral and inseparable part of the **Referral Fee Program Participation Form for RT Committee Members** ("Participation Form").

The Customer hereby 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 November 1, 2025 to December 31, 2025 ("**Program Period**").

II. Participant Criteria

This Program is only open to Program Participants who are customers serving as RT committee members, in accordance with the applicable regulations within the customer's residential area ("**Referring Customer**").

III. Program Terms and Conditions

1. Each Referring Customer participating in this Program must first register by completing and signing the Participation Form.
2. The Referring Customer is required to read and understand the General Terms and Conditions of the Program.
3. Bank Danamon reserves the right to reject or cancel the Referring Customer's participation in the Program if the Referring Customer does not meet the General Terms and Conditions of the Program.
4. The Referring Customer shall be fully responsible for any risks, losses, demands, lawsuits, and/or claims related to their participation and/or cancellation of participation in this Program.
5. The Referring Customer must use the account opened at Bank Danamon as an operational account for receiving routine bill payments charged to Members, including but not limited to:
 - maintenance fees/environmental management fees (IPL);
 - cleanliness fees (waste management);
 - security fees;as applicable to the Member's residential area.
If the Referring Customer does not yet have an account at Bank Danamon, they must first open an account.
6. The Referring Customer shall provide a list of RT members who are: (i) prospective individual customers who have never opened or held an account at Bank Danamon; and (ii) not employees of Bank Danamon or its affiliated business group ("**Members**"), to open an account at Bank Danamon, subject to the following conditions:
 - a. The Referring Customer is not allowed to modify the list of Members after it has been submitted to Bank Danamon;
 - b. Each Member referred must be one individual per residential address as stated on their ID card (KTP) within RT 01 Anggrek Loka BSD; and
 - c. The composition of referred Members must include at least 70% of Members as defined in point III.6.b.
7. A referral is considered successful if the Member, as defined in point III.6, has opened and activated an account at Bank Danamon, subject to the following conditions:
 - a. If the account opening for Danamon LEBIH PRO or Danamon LEBIH PRO iB is done independently by the Member via the D-Bank PRO app: the Member must enter the referral code as stated in the program participation form during account opening;
 - b. If the account opening is done independently by the Member at a Bank Danamon branch: the Member must activate their D-Bank PRO account within 7 (seven) calendar days after account opening.

8. The Referring Customer must refer at least 20 (twenty) RT Members who successfully open accounts within 3 (three) months from the date the Participation Form is signed. The RT Members counted as successful referrals must meet the program scheme as follows:

Number of Customers	Rewards (Rp)
>200	10,000,000
150-200	7,500,000
100-<149	5,000,000
50-<99	2,500,000
20-49	1,000,000

SIMULATION

Ilustrasi	Deskripsi
Case 1: - The program participation form was signed on June 30, 2025. - The RT member opened a Danamon LEBIH PRO account and entered the designated referral code in July 2025. - The RT member is listed in the submission provided by the RT committee. The customer is eligible to receive a cashback of Rp 50,000	Case 1: The RT committee signed the Referral Fee Program Participation Form on July 5, 2025. 20 RT members opened Danamon LEBIH PRO accounts. First account opened: July 5, 2025 End of 3-month period: October 5, 2025 Total eligible NOC: 20 - All customers opened accounts - Entered the correct referral code - Were listed by the Referring Customer. - After verification, 15 customers had ID addresses matching the collaborating RT (75% of total). RT committee is eligible to receive a reward of Rp 1,000,000.
Case 2: - The program participation form was signed on June 30, 2025. - The RT member opened a Danamon LEBIH PRO account and entered the referral code in July 2025. - The RT member is listed in the submission provided by the RT committee. The customer is not eligible for cashback because the referral code entered was incorrect.	Case 2: The RT committee signed the Referral Fee Program Participation Form on July 5, 2025. 25 RT members initially opened Danamon LEBIH PRO accounts. On August 5, 2025, an additional 25 accounts were opened. First account opened: July 5, 2025 End of 3-month period: October 5, 2025 Total eligible NOC: 50 - All customers opened accounts - Entered the correct referral code - Were listed by the Referring Customer. - After verification, 40 customers had ID addresses matching the collaborating RT (80% of total). RT committee is eligible to receive a reward of Rp 2,500,000.
Case 3:	Case 3: The RT committee signed the Referral Fee Program Participation Form on July 5, 2025. 50 RT members opened Danamon LEBIH PRO accounts. First account opened: July 5, 2025 End of 3-month period: October 5, 2025

- The program participation form was signed on June 30, 2025. - The RT member opened a Danamon LEBIH PRO account and entered the referral code in July 2025. - The RT member is not listed in the submission provided by the RT committee. The customer is not eligible for cashback because they were not included in the list submitted by the RT committee. Case 4: - he program participation form was signed on June 30, 2025. - The RT member opened a Danamon LEBIH PRO account and entered the referral code in July 2025. - The RT member opened the account on October 5, 2025. The customer is not eligible for cashback because the account was opened after the 3-month program period (which ended on September 30, 2025). Case 5: - The program participation form was signed on June 30, 2025. - The RT member opened a D-Save account and entered the referral code in July 2025. - The RT member is listed in the submission provided by the RT committee. The customer is not eligible for cashback because the account opened was D-Save, not Danamon LEBIH PRO or Danamon LEBIH PRO iB.	Total eligible NOC: 49 (1 customer did not enter the referral code). - All customers were listed by the Referring Customer. - After verification, 35 customers had ID addresses matching RT E (70% of total). RT committee is eligible to receive a reward of Rp 1,000,000 due to 49 valid account openings. Case 4: The RT committee signed the Referral Fee Program Participation Form on July 5, 2025. 5 RT members opened Danamon LEBIH PRO accounts. Account open pertama: 5 Juli 2025 Akhir periode (3 Bulan): 5 Oktober 2025 Total NOC eligible: 5 First account opened: July 5, 2025 End of 3-month period: October 5, 2025 Total eligible NOC: 5 - All customers entered the correct referral code and were listed by the Referring Customer. - After verification, all 5 customers had ID addresses matching the collaborating RT (100%). RT committee is not eligible for a reward because the minimum number of account openings required is 20. Case 5: The RT committee signed the Referral Fee Program Participation Form on July 5, 2025. 25 RT members opened Danamon LEBIH PRO accounts. First account opened: July 5, 2025 End of 3-month period: October 5, 2025 Total eligible NOC: 25 - All customers entered the correct referral code and were listed by the Referring Customer. - After verification, only 10 customers had ID addresses matching RT D (40% of total). RT committee is not eligible for a reward because only 40% of the customers had ID addresses matching the collaborating RT, below the required 70% threshold.
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IV. Reward Terms

- The reward will be granted to the Referring Customer who has fulfilled all the General Terms and Conditions of the Program within a maximum of 30 (thirty) business days from the date the account meets the eligibility criteria.

2. The reward will be credited to the Referring Customer's account registered under the Program.
3. The cashback amount is net of tax, and the tax is borne by Bank Danamon. Proof of tax deduction on the cashback can be obtained through any Bank Danamon branch office.

V. Customers Complain

1. Customers may submit complaints regarding banking products or services either verbally or in writing through the nearest Bank Danamon branch, via Hello Danamon (1-500-090), or by email at hellodanamon@danamon.co.id.
2. Procedures for complaint handling services can be accessed via the website: <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>

VI. Syarat dan Ketentuan Lain-Lain

1. These General Terms and Conditions of the Program form an integral part of the General Terms and Conditions for Accounts and Banking Services, the General Terms and Conditions for Sharia Accounts and Banking Services (Syarat dan Ketentuan Umum Rekening dan Layanan Perbankan Syariah PT Bank Danamon Indonesia Tbk"), and the General Terms and Conditions for D-Bank PRO Services. In the event of any discrepancy or conflict between these provisions and the General Terms and Conditions of the Program, the provisions of the General Terms and Conditions of the Program shall prevail.
2. The Customer hereby agrees and acknowledges that Bank Danamon reserves the right to revise, amend, or supplement these General Terms and Conditions of the Program from time to time. Any changes, additions, or updates to these General Terms and Conditions of the Program will be communicated through the communication channels available at Bank Danamon. In the event of changes to the benefits, risks, fees, terms, and conditions under these General Terms and Conditions of the Program, the Customer has the right to submit a written objection to Bank Danamon within **30 (thirty) business days** from the date the changes are communicated by Bank Danamon. The Customer agrees that if no objection is submitted within the specified period, the Customer shall be deemed to have accepted the changes. If the Customer does not agree to the changes, the Customer has the right to cancel their participation in the Program, provided that all obligations to Bank Danamon (if any) are settled beforehand.
3. The Customer declares that there are no and will not be any transactions that are suspected to involve money laundering and/or other transactions prohibited under the prevailing laws and regulations in Indonesia
4. In the event of any indication of fraud, misconduct, irregular transactions, suspicious activity, money laundering, and/or actions that violate applicable laws and regulations, Bank Danamon reserves the right to cancel the transaction, revoke Program participation, and/or withhold the reward from the Customer concerned. The Customer remains obligated to fulfill all outstanding obligations to Bank Danamon (if any).
5. If any provision of these General Terms and Conditions of the Program is deemed prohibited, unenforceable, invalid, or null and void by government regulation or court decision, such determination shall not affect the validity of the remaining provisions, which shall remain in full force and effect and enforceable as set forth in these General Terms and Conditions of the Program.
6. These General Terms and Conditions of the Program have been adjusted in accordance with applicable laws and regulations, including those issued by the Otoritas Jasa Keuangan and the Lembaga Penjamin Simpanan regarding interest rate guarantees.
7. PT Bank Danamon Indonesia Tbk is licensed and supervised by the Otoritas Jasa Keuangan and Bank Indonesia and is a participant in the Lembaga Penjamin Simpanan guarantee program.

WARNING

Customers must exercise caution against fraud committed by individuals claiming to represent Bank Danamon and offering rewards in any form. Any fraudulent acts or other criminal activities carried out by third parties in connection with or claiming to represent the Program are beyond the authority of Bank Danamon.