

SUMMARY OF PRODUCT AND/OR SERVICE INFORMATION – GENERAL VERSION

Name of Issuer	: PT Bank Danamon Indonesia TBK ("Bank")	Type of Product	: Kredit Angsuran Berjangka
Name of Product	: Kredit Angsuran Berjangka (KAB) Secured	Product Description	: A loan facility with installment repayments that can be used for a variety of purposes, both consumer and commercial, including purchases, takeovers, renovations and general-purpose needs, secured against consumer or commercial property.
Denomination	: Rupiah		

FITUR UTAMA KREDIT

Credit Limit	: In accordance with the customer's needs and creditworthiness analysis	Loan Term / Tenor	: 1–10 years (1–7 years for vacant land only)
Interest Rate*	: 9.25% Tenor 1-4 years	Type of Collateral	: - Land - Land and Building
* Valid as of the date of publication of this document	: 9% Tenor 5-10 years	Installment	: Depending on the agreed limit, term and interest rate
	☒ Fixed during tenor ☐ Floating		☐ Effective ☒ Annuity ☐ Flat

BENEFITS

- Customers may take out loans for consumer and commercial purposes, as well as for business-supporting investments, working capital or refinancing.
- Customers may use consumer or commercial property as collateral, whether new (primary) or second-hand (secondary), for both ready-to-move-in properties and indent/off-plan properties.
- Installments are not affected by interest rate fluctuations as the interest rate remains fixed throughout the loan term.
- Customers may repay the loan to the Bank according to their ability and preference, in line with the agreed term and repayment schedule.

RISKS

- Repayment of the loan before the due date, whether in part or in full, may be subject to an early repayment fee, the amount of which is specified in the Credit Agreement signed by the Borrower.
- Late payment of installments will incur a late payment penalty.
- The Bank will report the Borrower's loan history to the Financial Information Service System (SLIK). The Borrower must repay all facilities held with the Bank in accordance with the specified due dates. Should the Borrower fail to make payment, the Bank shall align the collectibility classification with the lowest collectibility category in accordance with the applicable regulations.
- If the Borrower defaults on the Credit Agreement, the Bank reserves the right to foreclose on the assets serving as collateral for the Borrower's obligations.

FEES

A. Loan Application Fees

Provision/Commission Fee	: 1% of the credit limit
Administration Fee	: 0.1% of the credit limit or a minimum of IDR 1,000,000
Stamp Duty	: IDR 10,000 per document
Notary Fee	: As per the notary's invoice, if applicable
Survey/Appraisal Fee	: From IDR 1,000,000 or in accordance with the rates of the Partner Public Valuation Services Office*

B. Incidental Fees

Life Insurance Fees	: In accordance with the premium calculation by the insurer
Late Payment Penalties	: At a rate of 4.99% per month of the outstanding installment amount
Early Redemption Fees	: At a rate of 4.00% or as specified in the Credit Agreement, and payable by the Borrower upon making such early repayment
Storage of Collateral Documents	: Collateral documents not collected within 1 (one) month of the credit facility being repaid will be subject to a storage fee calculated on a monthly basis in accordance with applicable regulations, namely: 1–6 months: IDR 250,000 7–12 months: IDR 500,000 >12 months: IDR 500,000 per year
Other Fees	: RTGS Fee IDR 30,000*

The amounts of the charges referred to above are subject to change at any time at the Bank's discretion.

*) No appraisal fee is charged for primary collateral

**) RTGS charges apply only to disbursements to banks other than Bank Danamon

REQUIREMENTS AND PROCEDURES

Requirements for Prospective Borrowers

- Indonesian citizen
- Minimum age of 21 years or married
- Maximum age at maturity is 70 years for business owners or professionals
- Maximum age at maturity is 65 years or retirement age for employees (whichever is lower)
- Must have a regular income of at least IDR 6,000,000 per month
- Prospective Borrower Profile:
 - Employees
 - Business owners / self-employed
 - Professionals (notary, doctors, dentists, etc.)

Document Requirements

Document Type	Document Type	Document Type	Document Type
Credit Application Form signed by the prospective borrower and their spouse (if married)	✓	✓	✓
Photocopies of the prospective borrower's and their spouse's National Identity Cards	✓	✓	✓
Photocopies of the Marriage Certificate / Divorce Certificate / Death Certificate / Prenuptial Agreement	✓	✓	✓
Photocopy of Family Card	✓	✓	✓
Photocopy of Tax Identification Number (NPWP)	✓	✓	✓
Latest payslip and letter of employment from the company	✓	-	-
Photocopies of current account / savings account statements for the last 3 months	✓	✓	✓
Photocopies of Company Incorporation Deed and amendments, Business Licence (SIUP), Company Registration Certificate (TDP), Business Identification Number (NIB),	-	✓	-

Company Tax Identification Number (NPWP)			
Financial Statements for the last 2 years*	-	✓	-
Photocopy of Professional Licence or Practising Licence	-	-	✓
Statement of income / income details for professionals with a private practice	-	-	✓

*) specifically for prospective NFIE borrowers who own a legally incorporated business and are applying for a loan of ≥ IDR 5,000,000,000

Documentation Requirements for Non-Individual Borrowers

Type of Documents	Original/ Copy
Loan Application Form	Original
Tax Identification Number (NPWP)	Copy
- Borrower - Shareholder - Account holder under review - Guarantor - Personal Guarantor - Corporate Guarantor	
Business Identification Number (NIB) and other required documents	Copy
National Identity Card (KTP) / Identification	Copy
- Management / Directors - Shareholder - Account holder under review - Collateral owner - Personal Guarantor	
Ministry of Law and Human Rights (Kemenkumham) Approval	Copy
- Borrower - Corporate Guarantor	
Company Deed of Incorporation and latest deed of amendment:	Copy
- Borrower - Corporate Guarantor - The account holder under review that is a business entity	
Printout of business photographs (showing the Borrower's transaction/business activities and the surroundings of the business premises)	Original
Financial information or financial statements (original) or audited financial statements (copy)	Original / Copy
Sales Visit Report	Original
Internal/Independent Activity Report (KJPP)	Original
Bank Statement	Copy
- For non-seasonal businesses: at least 3 consecutive months from the last 4 months - For seasonal businesses: at least 6 consecutive months from the last 7 months - Corporate Guarantor	
Supporting Documents:	
- List of suppliers - Letter of appointment/cooperation as an agent/distributor if the Borrower is an agent/distributor - Other supporting documents, if any	- Original - Copy - Copy

Collateral Documents

Document	New Property	Used Property
Certificate (SHM / SHGB / SHMRS)	-	✓
Building Permit (IMB)	-	✓
Latest Deed of Sale (AJB), if available	-	✓
Photocopies of the Land and Building Tax (PBB) and the Payment Receipt (STTS)	-	✓
Photocopies of proof of the purchase deposit (DP) and the Order Form / Booking Fee	✓	-
Construction Budget Plan (RAB), specifically for KAB Bangun	-	✓
Preliminary Sale and Purchase Agreement (PPJB), for indent	✓	-

SIMULATION

An example of a simulation of your total loan repayments over a 10-year term:

Loan Principal Amount	Total Loan Cost	Total Interest* Based on Tenor	Total paid by the consumer**
IDR 800,000,000	IDR 10,332,000	IDR 416,087,427	IDR 1,226,419,427

*) Fixed interest rate of 9.0% throughout the term

**) Total amount payable until the loan is fully repaid, including principal, interest and the following charges:

- Provision : IDR 8,000,000 (1% from credit limit)
- Administration : IDR 1,000,000 (0.1% from credit limit or a minimum of IDR 1,000,000)
- Appraisal : IDR 1,332,000 (in accordance with the collateral valuation rate)

Excluding notary fees, RTGS charges, transaction costs and the cost of transferring the title deed.

Notes:

- The above calculation is merely a simulation or estimate and does not represent the actual interest rate, collateral value or forecast.
- The calculation of fire insurance premiums is also influenced by several factors, namely the loan term, the type of property and the value of the building.
- Loan arrangement and guarantee fees are influenced by the credit limit and other costs, such as notary fees, which will be communicated or may be enquired about from the notary who is a partner of the Bank at the time the loan is arranged.
- No appraisal fee is charged for indent properties.

ADDITIONAL INFORMATION

1. If you receive an email, WhatsApp message, text message or any suspicious communication purporting to be from the Bank, please forward it to Hello Danamon.
2. In accordance with our commitment to good corporate governance, you are requested not to offer any gifts or rewards of any kind to Bank officials and/or employees in connection with the loan application, approval and disbursement process.
3. The Bank does not accept payment of fees related to the KAB Secured process, either in cash or via transfer to a Bank officer's account. For fee payments, you must make a deposit into your Savings Account at the Bank, and the Bank will debit the fees from your account at the Bank.
4. For detailed information regarding the product, including the fees that will be charged prior to the credit agreement, please refer to the information stated in the Credit Offer Letter provided to you.
5. Fees to be charged after the loan agreement is signed are subject to the information stated in the Loan Agreement.
6. Customers may apply for early repayment, either in part or in full, subject to the Bank's approval. Partial early repayment may be made a maximum of 1 (one) time per year or in accordance with the terms set out in the Credit Agreement. Applications may be submitted via the nearest Bank branch or by contacting the Hello Danamon call centre on 1-500-090.
7. If your application is approved, details regarding the credit limit, loan term, interest rate, loan instalments and all fees will be provided to you in a Credit Offer Letter (Offering Letter).
8. Requests for early repayment will be processed within a maximum of 10 (ten) working days from the date Hello Danamon receives your written request for loan repayment.
9. Collateral may be released 5 (five) working days after the loan facility has been repaid.
10. You can submit enquiries and complaints to **Hello Danamon** via:
Call Center : 1-500-090
Email : hellodanamon@danamon.co.id

Disclaimer (please read):

1. The Bank may reject your application for a KAB Secured if it does not meet the applicable terms and conditions.
2. You must read this Product and/or Service Information Summary carefully and are entitled to ask Bank representative any questions regarding this Product and/or Service Information Summary.
3. This Product and/or Service Information Summary is for information purposes only and is not intended as a formal offer of any product and/or service. In the event of any discrepancy between this Product and/or Service Information Summary and the agreement and/or terms and conditions relating to the product and/or service ("Agreement"), the Agreement shall prevail.
4. This Product and/or Service Information Summary is drafted in Indonesian. Where necessary, this Product and/or Service Information Summary may be translated into other languages. In the event of any discrepancy in provisions or interpretation between the Indonesian version and any other language version, the Indonesian version shall prevail.
5. The Insurance Product required for the provision of the KPR Product is not a product or the responsibility of the Bank; therefore, the Bank does not bear any risk in relation to the Insurance Product. The Insurance Product is not covered by the deposit guarantee scheme administered by the Deposit Insurance Corporation.
6. Customers may choose their own insurance company from a selection of insurance companies that have partnered with the Bank. The insurance company retains full rights to:
 - a. accept or reject your insurance application; and/or
 - b. accept or reject a claim made by you or your beneficiaries and determine the value of the insurance claim in accordance with the terms and conditions set out in the insurance policy.Providing inaccurate, invalid, and/or false information or details to the insurance company may result in the rejection of your insurance application or your insurance claim.



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PT Bank Danamon Indonesia Tbk, is licensed and supervised by the Indonesia Financial Services Authority (OJK) and Bank Indonesia (BI), and a member of Indonesia Deposit Insurance Corporation (LPS)

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