

GENERAL VERSION OF PRODUCT AND/OR SERVICE INFORMATION SUMMARY

Publisher Name	: PT Bank Danamon Indonesia Tbk through its Sharia Business Unit	Product Type	: Trading Services
Product Name	: Advise Letter of Credit ("LC")	Product Description	: Bank Danamon Indonesia's service product to forward LC/SKBDN received from the Issuing Bank to the Customer with the Wakalah bil Ujrah contract.
Currency	: Rupiah/foreign exchange allowed under the provisions of Bank Danamon Indonesia.		

Wakalah is a contract for the transfer of authority from the muwakkil (customer) to the representative (bank) for document handling.

Ujrah is a fee received by the Bank for services provided to the Customer.

KEY FEATURES

Product Description	: 1. Bank Danamon Indonesia forwards the LC/SKBDN received from the Issuing Bank to the Customer. 2. Bank Danamon Indonesia will authenticate and ensure that the terms and conditions in the LC/SKBDN are in accordance with the provisions. 3. LC is subject to the provisions of the Uniform Customs and Practice for Documentary Credits — 2007 Revision ICC Publication No. 600, as amended, if any. 4. SKBDN is subject to Financial Services Authority Regulation Number 26 of 2024 concerning the Expansion of Banking Business Activities, and its amendments, if any.	LC/SKBDN Term	: Refers to the LC/SKBDN received.
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BENEFITS

1. Assist the Customer in LC/SKBDN transactions by forwarding the LC/SKBDN received from the Issuing Bank and has been authenticated to the Customer.
2. This product does not require a credit/financing facility.

RISKS

Risk of the LC/SKBDN receipt process from the Issuing Bank, such as *errors* in the SWIFT system or delays in the sender's courier if using a printed LC/SKBDN.

COST

A. LC/SKBDN Forwarding Fee	
LC/SKBDN Continuation Fee (Ujrah)	IDR360.000 / USD 25
B. Incidental Costs	
LC/SKBDN Withdrawal Fee (not presented through Bank Danamon Indonesia)	IDR 1,100,000 / USD 75
Cost of Forwarding LC/SKBDN to Other Banks	IDR 1,500,000 / USD 100

REQUIREMENTS AND PROCEDURES

1. Customers of Bank Danamon Indonesia.
2. Have an account at Bank Danamon Indonesia.
3. The Customer must complete and submit documents related to Advise LC/SKBDN products (including: Power of Attorney and Joint Indemnity Guarantee (Joint Lol), Power of Attorney & Statement related to Debiting, Signing and Retrieval of Trade Finance Transaction Documents, Statement and Indemnity Guarantee for Sending Trade Finance Transaction Documents via Email (Lol Email), and others).

SIMULATION

The following is a simulation of the calculation of fees to the Customer for the Advising Letter of Credit (LC) transaction based on the Wakalah bil Ujrah contract assuming there is an agreement between Bank Danamon Indonesia and the Customer as follows:

LC Value	USD 100,000
LC Presentation	Conducted through Bank Danamon Indonesia
LC (Ujrah) Forwarding Fee	USD 25

So:

LC (Ujrah) Forwarding Fee	USD 25
Total Paid by Customer	USD 25

Note:

- The above calculations are simulations/illustrations and not actual costs or estimates.
- The details of the actual fees refer to Bank Danamon Indonesia's agreement with the Customer as well as the applicable provisions of Bank Danamon Indonesia.
- The above fees do not include the Incidental Costs component (if any).

ADDITIONAL INFORMATION

Additional Information related to the Product:

1. This product is in accordance with sharia principles as per DSN Fatwa No. 10/DSN-MUI/IV/2000 concerning Wakalah.

Other Information:

For detailed information and complaints related to the product, please contact:

- Hello Danamon at 1-500-090
- Email: hellodanamon@danamon.co.id
- Come directly to the nearest branch
- Complaint Information: <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>

Disclaimer (important to read):

1. Bank Danamon Indonesia may reject the application for the Products and/or Services submitted by You, if you do not meet the applicable terms and conditions.
2. You must carefully read this Product and/or Service Information Summary and have the right to ask Bank Danamon Indonesia employees about all matters related to this Product and/or Service Information Summary.
3. This Product and/or Service Information Summary is made in Bahasa Indonesia. If necessary, this Summary of Product and/or Service Information may be translated into other languages. In the event that there is a difference in provisions or interpretations between Bahasa Indonesia and other languages, the Indonesian version will prevail.



PT Bank Danamon Indonesia Tbk is licensed and supervised by the Financial Services Authority and Bank Indonesia and is a participant in LPS guarantee

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