

**GENERAL VERSION OF PRODUCT AND/OR SERVICE INFORMATION SUMMARY**

Publisher Name	: PT Bank Danamon Indonesia Tbk through its Sharia Business Unit	Product Type	: Trade Financing
Product Name	: Financing Against Trust Receipt ("FATR") Sharia	Product Description	: LC / SKBDN/ Incoming Collection Service (ICS) obligation financing products that have arrived/have matured to the Customer.
Currency	: Rupiah/foreign exchange allowed under the provisions of Bank Danamon Indonesia.		<p>Wakalah is a contract for the transfer of power from the muwakkil (customer) to the representative (bank) for document management.</p> <p>Ujrah is a fee received by the Bank for services provided to the Customer.</p> <p>Mudharabah is a business cooperation where banks provide capital and customers manage the business, with profit sharing according to the contract.</p>

**KEY FEATURES**

Facility Limits	: According to the Customer's needs and the approval of Bank Danamon Indonesia.	FATR Term	: Up to 180 calendar days maximum. The minimum time frame is 14 calendar days.
Facility Term	: 1 (one) year and can be extended.	Types of Collateral	: In accordance with the provisions of Bank Danamon Indonesia.
Product Description	: <ul style="list-style-type: none"> <li>1. Bank Danamon Indonesia makes payments on LC/SKBDN/ICS bills that have come or are due to LC/SKBDN / ICS Withdrawers.</li> <li>2. The Customer will pay off its obligations to Bank Danamon Indonesia at the time of maturity of the FATR.</li> </ul>	Large Financing	: Up to 100% of LC/SKBDN/ICS bills.

**BENEFITS**

1. Customers get an extension of the payment period on transactions using the LC/SKBDN/ICS method.
2. Improving the Customer's ability to meet the needs of goods/services without affecting the Customer's cash flow.
3. Optimizing the Customer's cash flow and improving the relationship with the Customer's trading partners.

**RISKS**

1. Risk of settlement of the Customer's FATR payment to Bank Danamon Indonesia.  
The Customer's failure to settle the FATR payment at the time of due to Bank Danamon Indonesia may affect the Customer's collectibility.
2. Risks arising from exchange rate fluctuations if there is the use of foreign currency.

**COST**

**A. Facility Application Fee and FATR Transaction Fee**

Administration Fees	In accordance with the provisions of Bank Danamon Indonesia informed to the Customer.
Document handling fee (Fee/Ujrah)	In accordance with the agreement between Bank Danamon Indonesia and the Customer.

**REQUIREMENTS AND PROCEDURES**

1. Bank Danamon Indonesia Customers
2. Have a Bank Danamon Indonesia account.
3. Customers must have a FATR financing facility with an available limit.
4. The Customer must complete and submit documents related to the disbursement of FATR (including: Power of Attorney and Joint Indemnity Guarantee (Joint Lol), Power of Attorney & Statement related to Account Debit, Signing and Retrieval of Trade Finance Transaction Documents,

Eq. FATR Revenue Sharing Rate	In accordance with the agreement between Bank Danamon Indonesia and the Customer.	Statement and Indemnity Guarantee for Sending Trade Finance Transaction Documents via Email (Lol Email), Trade Financing Application Form, and others).
Stamp fee	According to information from Bank Danamon Indonesia.	
Collateral bonding costs	In accordance with the provisions of Bank Danamon Indonesia and/or third parties in collaboration with Bank Danamon Indonesia which will be informed to the Customer.	
Collateral Insurance Costs	In accordance with the provisions of Bank Danamon Indonesia and/or third parties in collaboration with Bank Danamon Indonesia which will be informed to the Customer.	
Survey/ <i>Appraisal fee</i>	In accordance with the provisions of Bank Danamon Indonesia and/or third parties in collaboration with Bank Danamon Indonesia which will be informed to the Customer.	
<b>B. Incidental Costs</b>		
Tazir1	IDR 15,000 multiples of IDR 1,000,000 (equivalent to 1.5% per month) of the outstanding instalment	
Ta'widh2	According to the actual losses incurred by the Bank	
Accelerated repayment fees	Not charged	
<p>The amount of fees as referred to above may change at any time in accordance with the Bank's stipulations. The change will be notified in writing to the customer and refers to the Financing Offer Letter and/or Sharia Financing Agreement.</p> <p>1. Applicable only to customers who can afford but delay payment. Late sanctions are not as Bank income but will be recorded as a charitable (social) fund.</p> <p>2. Compensation fees charged by the Bank to the Customer according to the real costs for the delay in payment of instalment to the Bank.</p>		

## SIMULATION

The following is a simulation of the calculation of ratios and other costs to the Customer for FATR transactions based on the Mudharabah contract assuming that there is an agreement between Bank Danamon Indonesia and the Customer as follows:

Financing (Bank Capital)	IDR 1,000,000,000
Business Result Projection	IDR180,000,000
Expected Return/Year (Eq. Profit Sharing Rate)	8.75%
Financing term (days)	90 working days
Bank Profit Sharing Ratio to Net Income (Gross Profit) per month	4.06%
Nominal Fee/Ujrah	Eq. 0.25% rate
Revenue Share Projection/month	IDR 7,308,000
Projected Profit Sharing during the financing tenor	IDR 21,924,000

So:

Moon	Business Result Projection	Revenue Share Ratio		Revenue Share	
		Customers	Banks	Customers	Banks
1	IDR180,000,000	95.94%	4.06%	IDR172,692,000	IDR 7,308,000
2	IDR180,000,000	95.94%	4.06%	IDR172,692,000	IDR 7,308,000
3	IDR180,000,000	95.94%	4.06%	IDR172,692,000	IDR 7,308,000
Total Revenue Share (90 days)					IDR 21,924,000

$$\begin{aligned} \text{Nominal Fee/Ujrah} &= \text{LC} \times \text{Eq Value. } 0,25\% \\ &= \text{IDR } 1,000,000,000 \times 0.25\% = \text{IDR } 2,500,000 \end{aligned}$$

So that the total Customer Obligation is = Fee/Ujrah + Profit Sharing + Principal Financing

Nominal Fee/Ujrah	IDR 2,500,000
Nominal Revenue Share	IDR 21,924,000
Principal Amount of Financing (paid on maturity date)	IDR 1,000,000,000
<b>Total Customer Liability</b>	<b>IDR 1,024,424,000</b>

**Note:**

- The above calculations are simulations/illustrations, not actual costs or estimates.
- Details of profit sharing and actual costs refer to Bank Danamon Indonesia's agreement with the Customer and the applicable provisions of Bank Danamon Indonesia. This calculation is based on the profit-sharing report.
- The above fees do not include the components of the Facility Application Fee and other FATR Transaction Fees as well as Incidental Fees (if any).

## ADDITIONAL INFORMATION

**Additional Information related to the Product:**

1. This product is in accordance with sharia principles as Fatwa DSN No. 10/DSN-MUI/IV/2000 concerning Wakalah and Fatwa DSN No. 07/DSN-MUI/IV/2000 concerning Mudharabah.

**Other Information:**

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

- Hello Danamon at 1-500-090
- Email: [hellodanamon@danamon.co.id](mailto: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.



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**Document print date**  
**22/05/2026**