

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	: Garansi Sharia	Product Description	: Guarantee issuance service products by Bank Danamon Indonesia to guarantee the Customer to the Guarantee Recipient with the Kafalah bil Ujrah contract.
Currency	: Rupiah/foreign exchange allowed under the provisions of Bank Danamon Indonesia.		

Kafalah is to provide guarantees to other parties to do a job, in this case the Bank as the guarantor and the customer as the guarantor.

Ujrah is the payment of fees/commissions from the customer to the bank for the guarantee services provided.

KEY FEATURES

Facility Limits	: According to the Customer's needs and the approval of Bank Danamon Indonesia.	Guarantee Period	: Maximum up to 1 (one) year.
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"> 1. Bank Danamon Indonesia issues a Guarantee to guarantee the Customer to the Guarantee Recipient. 2. The document underlying the issuance of the Guarantee can be in the form of a contract/ agreement/ letter of appointment/ adjusting to the type of Guarantee issued. 3. Bank Danamon Indonesia will make payment of claims submitted by the Guarantor if all the terms, conditions, and documents required in the Guarantee are fulfilled and appropriate. 4. Claims must be provided to Bank Danamon Indonesia before the validity period of the Guarantee and the claim period (if any) expires. 5. The types of Guarantees that can be issued by Bank Danamon Indonesia are as follows: <ul style="list-style-type: none"> a) Bank Guarantee ("BG") <ul style="list-style-type: none"> i. BG Offers BG to ensure participation in the tender process. ii. BG Implementation BG to ensure the implementation of the work/project process. iii. BG Maintenance BG to ensure the maintenance of work/projects after implementation. iv. BG Payment BG to guarantee payment for goods/services. 		

	<p>v. BG Advance Payment BG to guarantee repayment of the advance paid.</p> <p>vi. BG Financial BG to guarantee the provision of financial facilities.</p> <p>vii. BG Customs BG to guarantee the payment of import duties/taxes.</p> <p>b) Standby Letter of Credit ("SBLC")</p> <p>c) Shipping Guarantee ("SG") (applicable to Letter of Credit (LC) or Domestic Documented Credit Letter (SKBDN) issued by Bank Danamon Indonesia).</p>		
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BENEFITS

<ol style="list-style-type: none"> Increase the Customer's credibility to the Guarantor Recipient. As a fulfillment of the conditions submitted by the Guarantor. Improve the cooperative relationship between the Customer and the Guarantor. Alternative product choices that have been adapted to Sharia principles.

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COST

A. Facility Application Fee and Issuance of BG, SBLC, SG	
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Administration fees	In accordance with the provisions of Bank Danamon Indonesia informed to the Customer.
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.

RISKS

<ol style="list-style-type: none"> Risk of Settlement of Customer Payments to Bank Danamon Indonesia. <ul style="list-style-type: none"> The Guarantor can make a claim for the Guarantee and Bank Danamon Indonesia as the Guarantee Issuing Bank will make the payment of the Guarantee claim submitted by the Guarantor if all the terms and conditions in the Guarantee have been met, so that the Customer has an obligation to pay to Bank Danamon Indonesia. The Customer's failure to settle the Guarantee payment to Bank Danamon Indonesia may affect the Customer's collectibility. Risks arising from exchange rate fluctuations if there is the use of foreign currency.
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REQUIREMENTS AND PROCEDURES

<ol style="list-style-type: none"> Customers of Bank Danamon Indonesia. Have an account at Bank Danamon Indonesia. The customer must have a Guarantee financing facility with an available limit. The Customer must complete and submit documents related to the issuance of the Guarantee (including: Joint Power of Attorney and Indemnity Guarantee (Joint Lol), Power of Attorney & Statement related to Account Debit, Signing and Retrieval of Trade Finance Transaction Documents, Statement and Indemnity Guarantee for Sending Trade Finance Transaction Documents via Email (Lol Email), Guarantee Issuance Form, Documents Underlying the Issuance of Guarantee and others), and ensure that all data, information, and documents submitted are correct, complete, and in accordance with the actual conditions. If it is later found that there are inaccuracies, incompleteness, or inconsistencies in data and/or information, then all risks, losses, and legal consequences arising are the full responsibility of the Customer, and the Bank has the right to refuse, suspend, or cancel the transaction request and take other actions in accordance with applicable regulations.

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.
Issuance Fee for BG Payment, BG Advance Payment, SBLC (Ujrah).	Eq. Rate 2.50% p.a, min. eq Rp800.000 / USD 55
BG Issuance Fees other than BG Payment, Advance Payment, SBLC (Ujrah).	Eq. Rate 2.00% p.a., min. eq Rp800.000/ USD 55
SG Issuance Fee (Ujrah)	Eq, rate 2.00% p.a, min eq. IDR800.000/ USD 55
Administration Fees	IDR400.000 / USD 30
B. Biaya that arises incidentally	
Guarantee Draft Fee*	IDR150.000 / USD 10
Non-Standard Format Fees	IDR800.000 / USD 55
Guarantee Change Fee related to Value Addition and/or Tenor Extension. (BG Payment, BG Advance Payment, SBLC)	Eq. Rate 2.50% p.a, min. eq Rp800.000 / USD 55
Guarantee Change Fee related to Value Addition and/or Tenor Extension. (BG other than BG Payment & Advance Payment).	Eq. Rate 2.00% p.a, min. eq Rp800.000 / USD 55
Other Change Fees	IDR800.000 / USD 55
Cancellation Fee	IDR800.000 / USD 55
Cost of Forwarding Guarantee to Beneficiary	IDR 1,100,000 / USD 75
Guarantee Forwarding Fee through Other Banks**	IDR 1,500,000 / USD 100
Claims Process Fees	Eq. Rate 2.0% flat, min. eq IDR 1,500,000 / USD 100
SWIFT Fees	USD 25
Late Claim Payment Fines	N/A
Accelerated repayment fees	N/A

* Draft fee will be charged if the Guarantee is not issued after 7 calendar days after the Draft is made.
** If the Customer is the Guarantor

SIMULATION

The following is a simulation of the calculation of costs to the Customer for the BG issuance transaction with the following assumptions:

BG Issuance Value	IDR 660.000.000.00
BG Issuance Fees	Eq. Rate 2.00% p.a.
BG Validity Period	1 year (365 calendar days)
BG Claim Period	14 business days (22 calendar days)
Total Cost	IDR 13.600.000.00.

Notes:

BG Issuance Fees	IDR 14,190,000
Total paid by the Customer	IDR 14,190,000

Details of the calculation of the Customer's payment component:

BG issuance fee: $(\text{IDR } 660,000,000 \times \text{Eq. rate } 2\% = \text{IDR } 14,190,000 \frac{365}{360} + \frac{22}{360}) \times$

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 other BG/SBLC/DG Facility Submission and Issuance Fee components as well as Incidental Fees (if any).
- Calendar Days are calculated according to the number of Business Days and the number of public holidays, Saturdays, and Sundays that exist during the BG Claim Period.
- If there is a claim against BG, the Customer will be subject to a payment obligation of the amount of the claim billed along with the Claim Process Fee.

ADDITIONAL INFORMATION

Additional Information related to the Product:

1. The issuance of BG is subject to the provisions of the Civil Code, Financial Services Authority Regulation Number 26 of 2024 concerning the Expansion of Banking Business Activities, and its amendments, if any.
2. The issuance of SBLC is subject to the Uniform Customs and Practice for Documentary Credits, International Chamber of Commerce Publication No. 600 (UCP 600) or the International Standby Practices 1998, International Chamber of Commerce Publication No. 590 (ISP 98), as amended, if any, and applicable legal regulations.
3. The issuance of the DG is subject to the Uniform Rules for Demand Guarantee No. 758 issued by the International Chamber of Commerce (URDG 758), as amended as well as applicable legal regulations.
4. This product is in accordance with sharia principles as Fatwa DSN No. 11/DSN-MUI/IV/2000 concerning Kafalah.

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.



Unit Usaha Syariah | 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).

A member of MUFG

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