

GENERAL VERSION OF PRODUCT AND/OR SERVICE INFORMATION SUMMARY			
Publisher Name	: PT Bank Danamon Indonesia Tbk through its Sharia Business Unit	Product Type	: Trade Services
Product Name	: Incoming Collection Services ("ICS") Sharia	Product Description	: Service products to handle Incoming Documentary Collection according to the instructions received in terms of payment billing and/or acceptance, submission of documents for payment and/or acceptance, or submission of documents according to other terms and conditions using the Wakalah bil Ujrah contract.
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>
KEY FEATURES			
Product Description	:	<ol style="list-style-type: none"> <li>Bank Danamon Indonesia assists in the receipt of documents sent by the Seller to the Customer as a Buyer.</li> <li>ICS products are divided into 2 (two):               <ol style="list-style-type: none"> <li><i>Documents against Payment (D/P)</i>. Documents will be received by the Customer after the Customer makes the payment.</li> <li><i>Documents against Acceptance (D/A)</i>. The documents will be received by the Customer after the Customer accepts.</li> </ol> </li> <li>ICS products are subject to the provisions of ICC Uniform Rules for Collection URC 522, as amended, if any.</li> </ol>	ICS Term : Refers to the document presented.
BENEFITS		RISKS	
<ol style="list-style-type: none"> <li>Assisting Customers in <i>collection transactions</i>, from the process of receiving documents to the payment process.</li> <li>This product does not require a financing facility.</li> <li>Lower transaction fees compared to the LC/SKBDN method.</li> </ol>		<ol style="list-style-type: none"> <li>Risk of <i>fraud</i> and document forgery.</li> <li>Risk of receiving inappropriate goods.</li> <li>Risk of shipping/delivery of fictitious goods.</li> <li>Risk of delay in the arrival of shipping-related documents.</li> </ol>	
COST		REQUIREMENTS AND PROCEDURES	
<b>A. ICS Transaction Fees</b>		<ol style="list-style-type: none"> <li>Customers of Bank Danamon Indonesia.</li> <li>Have an account at Bank Danamon Indonesia.</li> <li>The Customer must complete and submit documents related to ICS products (among others: Business Identification Number (NIB) which shows that the Customer is allowed to carry out Import activities, Power of Attorney and Joint Indemnity Guarantee (Joint Lol), Power of Attorney &amp; Statement related to Account Debit, Signing and Retrieval of Trade Finance Transaction Documents, Statement Letter and Indemnity Guarantee for Sending Trade Finance Transaction Documents via Email (Lol Email), and others).</li> </ol>	
Document Handling Fee (Ujrah)	0.25% flat, min. Eq. IDR360.000 / USD 25		
SWIFT Fees	USD 25		
<b>B. Incidental Costs</b>			
Document Storage Fee*	IDR800.000 / USD 55		
* Fees are charged every month until documents are collected by the Client			

## SIMULATION

The following is a simulation of the calculation of costs to the Customer for ICS transactions assuming the following:

Value of Document <i>Collection</i>	USD 10,000
Document <i>Collection Handling Fee (Ujrah)</i>	0.25% flat of the document value, min. Eq. USD 25

So:

Value of Document <i>Collection</i>	USD 10,000
Document Handling Fee (Ujrah)	USD 25
Total paid by the Customer	USD 10,025

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

$$\begin{aligned} \text{ICS document handling fee (Ujrah)} &= 0.25\% \times \text{USD } 10,000 \\ &= \text{USD } 25 \end{aligned}$$

### 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 components of ICS 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 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: [heliodanamon@danamon.co.id](mailto:heliodanamon@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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