

| GENERAL VERSION OF PRODUCT AND/OR SERVICE INFORMATION SUMMARY | | | |
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| Publisher Name | : PT Bank Danamon Indonesia Tbk through its Sharia Business Unit | Product Type | : Trade Financing |
| Product Name | : Open Account Financing Buyer ("OAF Buyer") Syariah | Product Description | : Financing products for bills/invoices that have come or are due to the Customer as a Buyer on the basis of an Open Account transaction using the Mudharabah contract. |
| Currency | : Rupiah/foreign exchange allowed under the provisions of Bank Danamon Indonesia. | | |
| | | | Mudharabah is a business cooperation where banks provide capital and customers manage the business, with profit sharing according to the contract. |

| KEY FEATURES | | | |
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| Facility Limits | : According to the Customer's needs and the approval of Bank Danamon Indonesia. | Buyer OAF 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 | : 1. Bank Danamon Indonesia makes payments for bills/invoices that come or are due to the Seller. 2. The Customer will pay off its obligations to Bank Danamon Indonesia at the maturity of the OAF Buyer Syariah. | Large Financing | : Up to 100% of the bill/invoice value. |
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| BENEFITS | |
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| | <ol style="list-style-type: none"> 1. Customers get an extension of the payment period on transactions using <i>the Open Account</i> method. 2. Getting working capital assistance to support <i>the Customer's</i> trade cycle. 3. Optimizing the Customer's cash flow and improving the relationship with the Customer's trading partners. |

| RISKS | |
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| | <ol style="list-style-type: none"> 1. Risk of settlement of the Customer's OAF Buyer payment to Bank Danamon Indonesia. The Customer's failure to settle the Buyer's OAF payment 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 | |
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| A. Facility Application Fee & OAF Buyer Transaction | |
| Administration Fees | In accordance with the provisions of Bank Danamon Indonesia informed to the Customer. |
| Collateral Bonding Fees | 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. |

| REQUIREMENTS AND PROCEDURES | |
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| | <ol style="list-style-type: none"> 1. Customers of Bank Danamon Indonesia. 2. Have a Bank Danamon Indonesia account. 3. Customers must have an OAF Buyer financing facility with an available limit. 4. The Customer must complete and submit documents related to the disbursement of the OAF Buyer (including: Power of Attorney and Joint Indemnity Guarantee (Joint Lol), Power of Attorney & Debit Statement, Signing and Collection of Trade Finance Transaction Documents, Statement and Indemnity Guarantee for Sending Trade Finance Transaction Documents via Email (Lol Email), Trade Financing Application Form, Documents Underlying the Transaction, and others), and ensuring 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 |

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| 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. | refuse, suspend, or cancel the transaction request and take other actions in accordance with applicable regulations. |
| Eq. Buyer's OAF Revenue Share rate | In accordance with the agreement between Bank Danamon Indonesia and the Customer. | |
| Stamp Fee | According to information from Bank Danamon Indonesia. | |
| B. Incidental Costs | | |
| SKN Fee* | IDR 2,900 | |
| RTGS Fees* | IDR 30,000 | |
| Remittance Fee** | <p>USD Full amount USD 30 Not Full amount USD 5</p> <p>EUR Full amount EUR 25 + USD 5 Not Full amount USD 5</p> <p>CNY Full amount CNY 150 + USD 5 Not Full amount USD 5</p> <p>JPY Full amount JPY 5000 + USD 5 Not Full amount USD 5</p> | |
| Tazir1 | IDR 15,000 multiples of IDR 1,000,000 (equivalent to 1.5% per month) of the outstanding installment | |
| Ta'widh2 | According to the actual losses incurred by the Bank | |
| Accelerated repayment fees | Not charged | |
| <p>* For domestic remittances. **For sending funds abroad.</p> <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 the OAF Buyer transaction assuming the agreement between Bank Danamon Indonesia and the Customer as follows: | | |

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| 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% |
| 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 |

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

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| Nominal Revenue Share | IDR 21,924,000 |
| Principal Amount of Financing (paid on maturity date) | IDR 1,000,000,000 |
| Total Customer Liability | IDR 1,021,924,000 |

Note:

- The above calculation is a simulation/illustration not a cost, or an actual estimate.
- 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 OCF 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. 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
- 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).

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