

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	:	Open Account Financing Buyer ("OAF Buyer") Wesel Syariah	Product Description : Financing products for invoices or Wesel that come or have been due to the Customer as a Buyer on the basis of Open Account transactions using the Kafalah bil Ujah 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.										
KEY FEATURES													
Facility Limits	:	According to the Customer's needs and the approval of Bank Danamon Indonesia.	OAF Buyer Term of Money Orders : 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 payment for bills of money order that have arrived or are due to the Seller. 2. The Customer will pay off its obligations to Bank Danamon Indonesia at the maturity of the Buyer of the Sharia Money Order.	Large Financing : Up to 100% of the bill/invoice value.										
BENEFITS		<ol style="list-style-type: none"> Customers get an extension of the payment period on transactions using <i>the Open Account</i> method. Getting working capital assistance to support <i>the Customer's</i> trade cycle. Optimizing the Customer's cash flow and improving the relationship with the Customer's trading partners. 											
COST		A. Facility Submission Fee & OAF Buyer Transaction Notes <table border="1"> <tr> <td>Administration Fees</td> <td>In accordance with the Bank's provisions informed to the Customer.</td> </tr> <tr> <td>Survey/Appraisal Fee</td> <td>In accordance with the provisions of the Bank and/or third parties cooperating with the Bank.</td> </tr> <tr> <td>Stamp Fee</td> <td>According to information from the Bank.</td> </tr> <tr> <td>Notary Fees</td> <td>It depends on the limit and collateral.</td> </tr> </table> B. Transaction Fees <table border="1"> <tr> <td>Commission/Fee (Ujah)</td> <td>In accordance with the agreement between the Bank and the Principal and</td> </tr> </table>		Administration Fees	In accordance with the Bank's provisions informed to the Customer.	Survey/Appraisal Fee	In accordance with the provisions of the Bank and/or third parties cooperating with the Bank.	Stamp Fee	According to information from the Bank.	Notary Fees	It depends on the limit and collateral.	Commission/Fee (Ujah)	In accordance with the agreement between the Bank and the Principal and
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RISKS		<ol style="list-style-type: none"> Risk of settlement of the Customer's OAF Buyer Wesel to Bank Danamon Indonesia. The Customer's failure to settle the OAF Buyer Wesel payment to Bank Danamon Indonesia may affect the Customer's collectability. Risks arising from exchange rate fluctuations if there is the use of foreign currency. 											
REQUIREMENTS AND PROCEDURES		<ol style="list-style-type: none"> Customers of Bank Danamon Indonesia. Have a Bank Danamon Indonesia account. Customers must have an OAF Buyer Wesel financing facility with available limits. The Customer must complete and submit documents related to the disbursement of the OAF Buyer Wesel (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 											

	within the knowledge of the Supplier.	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.
B. Incidental Costs		
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 fees charged to the Buyer for transactions using the Buyer Sharia OAF facility assuming the following agreement exists:

Value of Money Orders	IDR100,000,000
Repayment period (" Financing Period ")	30 calendar days
Fee Value (Ujrah)	Eq. Rate 9% p.a. <i>Upfront</i>

Disbursement will be made to the Seller after the disbursement documents that meet the requirements are received by the Bank. At the time of disbursement, the Buyer will pay a fee (ujrah) for the disbursed Syariah Money Order OAF facility. The payment of the fee (ujrah) will be a deduction from the disbursement value. Maximum until the Maturity Date of the Financing Period, the Buyer is obliged to pay off the principal financing obligation worth the Money Order. The details of the calculation of the transaction are as follows:

Fee Value (Ujrah)	Value of Weselx % Fee (Ujrah) x Financing Period /360 days
	IDR 100,000,000 X 9% x 30 days/360 days
	IDR 750,000
Liquidation Value to Seller	Value of Wesel- Value of Fee/Ujrah
	IDR100,000,000 - IDR750,000
	IDR 99,250,000
Total Repayment Paid by the Buyer	IDR100,000,000

Note:

- The above calculations are simulations/illustrations and not actual costs or estimates.
- The details of the actual fees refer to the Bank's agreement with the Customer as well as the Bank's applicable provisions.
- The above fees do not include other Facility Fee components as well as Incidental Charges (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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