

**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 Seller ("OAF Seller") Shariah	Product Description	: Financing products to the Customer as a Seller on the basis of an Open Account transaction with a 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**

Facility Limits	: According to the Customer's needs and the approval of Bank Danamon Indonesia.	Seller 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	: <ol style="list-style-type: none"> <li>1. Bank Danamon Indonesia provides financing for the Customer's bills/invoices to the Buyer.</li> <li>2. The Customer will pay off the obligation to Bank Danamon Indonesia at the maturity of the OAF Seller.</li> <li>3. The repayment of the obligations of the Sharia OAF Seller, the Customer (Seller) comes from the Buyer's payment for the transaction on which the Seller's OAF is based.</li> </ol>	Large Financing	: Up to 85% of the value of the bill/invoice.

**BENEFITS**

1. The Customer can receive payment faster than the payment tenor that has been agreed with the Buyer.
2. Getting working capital assistance to support the Customer's trade cycle.
3. Optimizing the Customer's cash flow.

**RISKS**

1. The risk of failure to repay the Seller's OAF to Bank Danamon Indonesia if there is no payment from the Buyer or the availability of funds at maturity will 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 & OAF Seller Transaction Fee**

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.

**REQUIREMENTS AND PROCEDURES**

1. Customers of Bank Danamon Indonesia.
2. Have a Bank Danamon Indonesia account.
3. Customers must have an OAF Seller credit facility with an available limit.
4. The Customer must complete and submit documents related to the disbursement of the Seller OAF (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, Trade Financing Application Form, Documents Underlying the Transaction, and others).

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.	
Eq. Revenue Share rate	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 installments	
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 the ratio and other costs to the Customer for OAF Seller transactions based on the Mudharabah contract assuming that there is an agreement between Bank Danamon Indonesia and the Customer as follows:

Total Bills	IDR 1,000,000,000
Financing (Bank Capital)	IDR 850,000,000 (maximum financing 85%)
Business Result Projection	IDR 180,000,000
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	IDR 180,000,000	95.94%	4.06%	IDR 172,692,000	IDR 7,308,000
2	IDR 180,000,000	95.94%	4.06%	IDR 172,692,000	IDR 7,308,000
3	IDR 180,000,000	95.94%	4.06%	IDR 172,692,000	IDR 7,308,000
Total Revenue Share (90 days)					IDR 21,924,000

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

Nominal Revenue Share	IDR 21,924,000
Principal Amount of Financing (paid on maturity date)	IDR 850,000,000
<b>Total Customer Liability</b>	<b>IDR 871,924,000</b>

**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 OAF Seller 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: [helodanamon@danamon.co.id](mailto:helodanamon@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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