

| 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 | : Outgoing Collection Financing ("OCF") Sharia | Product Description | : Financing products to the Customer as the Seller on the basis of Outgoing Collection Services (OCS) transactions with 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 | | | | | |
|---------------------|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|---|----------------------------------------------------------------------------|
| Facility Limits | : | According to the Customer's needs and the approval of Bank Danamon Indonesia. | OCF Term | : | Up to a maximum of 60 calendar days (for D/P)/180 calendar days (for D/A). |
| Facility Term | : | 1 (one) year and can be extended. | | | The minimum time frame is 14 calendar days. |
| Product Description | : | <ol style="list-style-type: none"> 1. Bank Danamon Indonesia accelerates payments to Customers on the basis of OCS transactions. 2. OCF products are divided into 2 (two): <ol style="list-style-type: none"> a. <i>Documents against Payment (D/P)</i>, namely: financing can be submitted after presenting documents to Bank Danamon Indonesia. b. <i>Documents against Acceptance (D/A)</i>, i.e. financing can be submitted after Bank Danamon Indonesia receives acceptance from the Buyer/Interested Party. 3. OCF products are subject to the provisions of ICC Uniform Rules for Collection URC 522, as amended, if any. | Types of Collateral | : | In accordance with the provisions of Bank Danamon Indonesia. |
| | | | Large Financing | : | Up to 100% of <i>the collection bill</i> . |

| BENEFITS | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <ol style="list-style-type: none"> 1. Certainty that <i>collection</i> documents are only given if the Buyer (Interested) provides payment/acceptance. 2. The customer gets an acceleration of payment from the payment tenor that has been agreed on the OCS transaction. 3. Optimizing the Customer's cash flow and improving the relationship with the Customer's trading partners. | |

| RISKS | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <ol style="list-style-type: none"> 1. The risk of failure to repay OCF 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. OCF Facility & Transaction Application 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. |

| REQUIREMENTS AND PROCEDURES | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <ol style="list-style-type: none"> 1. Customers of Bank Danamon Indonesia. 2. Have a Bank Danamon Indonesia account. 3. Customers must have OCF financing facilities with available limits. 4. The Customer must complete and submit documents related to OCF products (including: Power of Attorney and Joint Indemnity Guarantee (Joint Lol), Power of Attorney & Statement related to | |

| | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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. | Account Debit, Signing and Collection of Trade Transaction Documents, Statement and Indemnity Guarantee for Sending Trade Finance Transaction Documents via Email (Lol Email), Trade Financing Application Form, Export Document Submission Letter, Export Service Memorandum, Export Notification of Goods, 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 Sharing Rate | In accordance with the agreement between Bank Danamon Indonesia and the Customer. | |
| Courier Fees | Local (per 500 grams). IDR150.000 / USD 10 Overseas (per 500 grams). IDR360.000 / USD 25 | |
| 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>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 OCF transactions to the Customer assuming the agreement between Bank Danamon Indonesia and the Customer as follows: | | |

| | |
|------------------------------------------------------------------|-------------------|
| 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

| | |
|-------------------------------------------------------|--------------------------|
| 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 Fatwa DSN No. 10/DSN-MUI/IV/2000 concerning Wakalah and Fatwa DSN 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).

A member of MUFG

Document print date
04/05/2026

