

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	: Pre-Shipment Financing ("PSF") Sharia. <ul style="list-style-type: none"> • Pre-Shipment Financing Purchase Order ("PSF PO"). • Pre-Shipment Financing LC/SKBDN ("PSF LC/SKBDN"). 	Product Description	: Working capital financing products by Bank Danamon Indonesia on the basis of Purchase Order or LC/SKBDN using the Mudharabah contract.
Currency	: Rupiah/foreign exchange allowed under the provisions of Bank Danamon Indonesia.		Mudharabah is a business cooperation in which the Bank provides capital and the Customer manages 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.	PSF Term	: Up to 90 calendar days. The minimum period is 14 calendar days, calculated from the date of disbursement, if the repayment comes from the Customer's funds (<i>self-funding</i>).
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"> 1. Bank Danamon Indonesia provides working capital financing to the Customer on the basis of a Purchase Order (PO) or LC/SKBDN received by the Customer. 2. PSF products can be repaid by Bank Danamon Indonesia's <i>Post Shipment Financing</i> products or payments provided by the Buyer. 	Large Financing	: <ul style="list-style-type: none"> • Maximum up to 70% of the Purchase Order value (PSF PO). • Maximum up to 85% of LC/SKBDN (PSF LC/SKBDN).

BENEFITS	
<ol style="list-style-type: none"> 1. The customer gets working capital to meet the demand for goods/services in the PO or LC/SKBDN received. 2. Optimizing cash flow and driving the customer's <i>trade cycle</i>. 3. Improve relationships with the Customer's trading partners by fulfilling requests in PO or LC/SKBDN. 	
COST	
A. PSF Facility & Transaction Application Fee	
Administration fees	In accordance with the provisions of Bank Danamon Indonesia as informed to the Customer.

RISKS	
<ol style="list-style-type: none"> 1. Risk of payment from the Buyer/Issuing Bank. <ul style="list-style-type: none"> • If the Customer does not have a Post Shipment Financing product or there is no payment from the Buyer/Issuing Bank for the repayment of PSF, then the Customer must make a return for the PSF that has been previously given. • The Customer's failure to settle the PSF 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. 	
REQUIREMENTS AND PROCEDURES	
<ol style="list-style-type: none"> 1. Customers of Bank Danamon Indonesia. 2. Have a Bank Danamon Indonesia account. 3. The Customer must complete and submit documents related to PSF products (including: Power of Attorney and Joint Indemnity Guarantee (Joint Lol), Power of Attorney & Statement related to 	

Stamp fee	According to information from Bank Danamon Indonesia.	Debiting, Signing and Collection of Trade Finance Transaction Documents, Statement and Indemnity Guarantee for Sending Trade Finance Transaction Documents via Email (Lol Email), original LC/SKBDN for PSF LC/SKBDN or photocopy of PO/trade contract for PSF PO, Trade Financing Application Form, etc.) and other documents required by the Bank.
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.	
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. PSF Revenue Sharing Rate	In accordance with the agreement between Bank Danamon Indonesia and the Customer.	
B. Incidental Costs		
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	
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>1. Applicable only to customers who can afford but delay payment. Late sanctions are not as Bank income but will be 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 fees to the Customer for PSF PO transactions assuming an 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 calculations are simulations/illustrations, not actual costs or estimates.
- 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 PSF Transaction Fees as well as Incidental Fees (if any).

ADDITIONAL INFORMATION

Additional Information related to the Product:

This product is in accordance with sharia principles as per DSN Fatwa No. 07/DSN-MUI/IV/2000 concerning Mudharabah Financing

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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