

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	: Surat Kredit Berdokumen Dalam Negeri ("SKBDN") Sharia	Product Description	: SKBDN issuance service products to customers in order to meet the needs of purchasing goods or services. SKBDN for local/domestic trade. The issuance of SKBDN uses the Wakalah bil Ujrah contract.
Currency	: Rupiah/foreign exchange allowed under the provisions of Bank Danamon Indonesia.		<p>Wakalah is a contract for the transfer of authority from the muwakkil (customer) to the representative (bank) for document management.</p> <p>Ujrah is a fee received by the Bank for services provided to the Customer.</p>

KEY FEATURES

Facility Limits	: According to the Customer's needs and the approval of Bank Danamon Indonesia.	SKBDN Term	: Up to 180 calendar days maximum.
Facility Term	: 1 (one) year and can be extended.	Types of Collateral	: In accordance with the provisions of Bank Danamon Indonesia.
Product Description	: <ul style="list-style-type: none"> 1. Bank Danamon Indonesia as the Issuing Bank of SKBDN provides payment guarantee to SKBDN Recipients, as long as the terms and conditions in the SKBDN are met. 2. SKBDN can be issued with a tenor of the show (<i>Sight</i>) or has a term (<i>Usance</i>). 3. Payment for SKBDN documents is made when the document is received in a state of no deviation (<i>clean</i>), on demonstration (if <i>Sight</i>) or at the time of maturity of the SKBDN (if <i>Usance</i>). 4. Bank Danamon Indonesia as the Issuing Bank of SKBDN deals with the documents and not with the goods, services or execution to which such documents may relate. 5. The issuance of SKBDN is subject to the provisions of Financial Services Authority Regulation Number 26 of 2024 concerning the Expansion of Banking Business Activities, along with its amendments, if any. 		

BENEFITS	
<ol style="list-style-type: none"> 1. Payment guarantee from Bank Danamon Indonesia will provide convenience and security for the parties who make transactions. 2. The use of SKBDN can increase the Customer's credibility as a Buyer with a payment guarantee from Bank Danamon Indonesia. 3. Improve the cooperative relationship between the Customer and trading partners and help facilitate and improve the Customer's trading activities. 	
COST	
A. Facility Application Fee & SKBDN Issuance	
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.
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.
Issuing Fees (Ujrah)	0.25% p.q, min. eq Rp800.000 / USD 55
SWIFT Fees	USD 25
Stamp Fee	According to information from Bank Danamon Indonesia.
B. Incidental Costs	
Change Fee (Value and/or Tenor)	0.25% p.q., min. Eq. IDR800.000 / USD 55
Other Change Fees	IDR800.000 / USD 55
Cancellation Fee	IDR800.000 / USD 55
Acceptance Fee	2.00% p.a., min. Eq. IDR800,000 / USD 55
Discrepancy Costs	IDR 1,500,000 / USD 100
Withdrawal Fee Exceeds SKBDN Value	0.25% p.q., min. Eq. IDR800.000 / USD 55
SKBDN Reimbursement Fee*	IDR1,200,000 / USD 80
SKN Fee**	IDR 2,900
RTGS Fee**	IDR 30,000

RISKS
<ol style="list-style-type: none"> 1. Risk of <i>fraud</i> and document forgery. 2. Risk of document irregularities. 3. Risk of shipping/delivery of fictitious goods. 4. Risk of delay in the arrival of shipping-related documents. 5. 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 an account at Bank Danamon Indonesia. 3. Customers must have SKBDN financing facilities with available limits. 4. The Customer must complete and submit documents related to the issuance of SKBDN (including: Power of Attorney and Joint Indemnity Guarantee (Joint Lol), Power of Attorney & Statement related to Debiting, Signing and Collection of Trade Finance Transaction Documents, Statement and Indemnity Guarantee for Sending Trade Finance Transaction Documents via Email (Lol Email), LC Issuance Form, Business Identification Number (NIB), and others), and ensure 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 refuse, suspend, or cancel the transaction request and take other actions in accordance with applicable regulations.

SKBDN Draft Fee	IDR75.000 / USD 5 Charged if SKBDN is not issued after 7 calendar days.	
Endorsement Fee 1/3 Bill of Lading/Air Waybill	IDR750.000 / USD 50	
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	N/A (Not charged)	
<p>* Free of <i>reimbursement fees</i> and SKN/RTGS fees if SKBDN is received and forwarded by Bank Danamon Indonesia (interbank Danamon Indonesia)</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 costs to the Customer for the transaction of issuance of SKBDN based on the Wakalah bil Ujrah contract assuming that there is an agreement between Bank Danamon Indonesia and the Customer as follows:

SKBDN Value	IDR 1,000,000,000
SKBDN Issuance Fee	0.25% p.q, min. Eq. IDR 800,000
Validity Period of SKBDN	180 calendar days (2 quarters)

So:

SKBDN Value	IDR 1,000,000,000
SKBDN Issuance Fee	IDR 5,000,000
Total paid by the Customer*	IDR 1,005,000,000

*) Assuming the value of the SKBDN bill is IDR 1,000,000,000

Details of the calculation of the Customer's payment component:

$$\begin{aligned}
 \text{SKBDN Issuance Fee} &= \text{SKBDN Value} \times \text{SKBDN Validity Period} \times \text{SKBDN Issuance Fee} \\
 &= \text{IDR } 1,000,000,000 \times 2 \text{ quarters} \times 0.25\% \\
 &= \text{IDR } 5,000,000
 \end{aligned}$$

Note:

- The above calculations are simulations/illustrations, not actual costs or estimates.
- The details of the actual fees refer to Bank Danamon Indonesia's agreement with the Customer as well as the applicable provisions of Bank Danamon Indonesia.
- The above fees do not include other components of the Facility Application Fee & SKBDN Issuance as well as Incidental Costs (if any).

ADDITIONAL INFORMATION

Additional Information related to the Product:

1. This product is in accordance with sharia principles as per DSN Fatwa No. 10/DSN-MUI/IV/2000 concerning Wakalah.

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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