

GENERAL VERSION OF PRODUCT AND/OR SERVICE INFORMATION SUMMARY			
Publisher Name	: PT Bank Danamon Indonesia Tbk ("Bank") through its Sharia Business Unit	Product Type	: Supply Chain Working Capital Financing
Product Name	: Trade Supplier Financing ("TSF") Sharia	Currency	: Rupiah/foreign exchange allowed at the Bank's terms.
Product Description	: Financing products to support the working capital of the Supplier without the right of regression on the Supplier's Money Order to the Principal purchased by the Bank with the Kafalah bil Ujrah contract. Description: <ol style="list-style-type: none"> 1. Principal ("Customer") is a business entity/party that buys raw materials/services from the Supplier to produce an item/product to market/sell to buyers. 2. Supplier is a business entity/party that provides the supply of products and/or services to the Principal so that the Principal can process goods and/or services to be marketable. 3. Trade supplier Financing based on the Kafalah bil Ujrah contract is the provision of guarantees by the Bank as an insurer (Kafil) to a third party (Makful Lahu) to fulfill the Customer's obligations as a Buyer/insured party (Ashil, Makfuul 'anhu) to a Third Party (in this case the Seller), where the Bank will make payments to the Third Party based on written instructions from the Customer before the Bill of Currency is due. For this guarantee, the Bank has the right to get repayment of Kafalah's receivables and service fees (ujrah) from the Customer. 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	: In accordance with the Customer's business needs approved by the Bank.	TSF Term	: Maximum 180 days, adjusted to the Customer's cash cycle with approval from the Bank
Facility Term	: 12 months, extendable	Types of Collateral	: <ol style="list-style-type: none"> 1. Money Orders sold and transferred from the Supplier to the Bank, or 2. Based on the decision of the Bank.
Product Description	: <ol style="list-style-type: none"> 1. The Bank provides financing based on the Supplier's Money Order to the Principal for the sale of goods and/or services from the Supplier to the Principal. 2. The Principal is obliged to pay off the maximum obligation to the Bank on the maturity date of the Money Order ("Payment Due Date"). 	Large Financing	: The maximum portion of financing is 100% of the value of the Money Order sold by the Supplier and accepted by the Principal.
BENEFITS		RISKS	
<ol style="list-style-type: none"> 1. Principals can build long-term relationships through access to competitive working capital financing for Suppliers. 2. Better liquidity arrangements for Principals are supported by early receipt of bill payments. 3. Various choices of financing schemes tailored to the needs of the Principal. 		<ol style="list-style-type: none"> 1. Risk of failure of the disbursement of the TSF facility under the following conditions: <ol style="list-style-type: none"> a. The Principal's TSF facility limit is not available, or b. The disbursement of the facility does not meet the required documents and conditions. 2. Late payment may affect the Customer's collectibility and the potential for additional costs. 3. Risks arising from exchange rate fluctuations if there is the use of foreign currency. 	
COST		REQUIREMENTS AND PROCEDURES	
A. Facility Application Fee		<ol style="list-style-type: none"> 1. Requirements for Principals: <ol style="list-style-type: none"> a. Opening an account at the Bank. b. Provide a Supplier Recommendation Letter to the Bank. c. Signing a Cooperation Agreement for the Purchase and Transfer of Money Orders. 	
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.	<p>d. Provide other documents in accordance with the Bank's provisions.</p> <p>2. Requirements for Suppliers:</p> <p>a. Opening an account at the Bank.</p> <p>b. Recommended by Principals who have worked together on TSF products.</p> <p>c. Provide other documents in accordance with the Bank's provisions.</p> <p>3. The Customer releases the Bank from all claims for the Customer's decision to use the TSF product.</p>
Stamp Fee	According to information from the Bank.	
Notary Fees	It depends on the ceiling and warranty.	
B. Transaction Fees		
Commission/Fee (Ujrah)	In accordance with the agreement between the Bank and the Principal and within the knowledge of the Supplier.	
C. 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	
<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 fees charged to the Supplier for transactions using the TSF facility assuming the following agreement:

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 Supplier after the disbursement documents that meet the requirements are received by the Bank. At the time of disbursement, the Supplier will pay a fee (ujrah) for the disbursed TSF 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 Principal is obliged to pay off the principal financing obligations worth the Money Order. The details of the calculation of the transaction are as follows:

Fee Value (Ujrah)	Value of Money Orders x % Fee (Ujrah) x Financing Period /360 days
	IDR 100,000,000 X 9% x 30 days/360 days
	IDR 750,000
Disbursement Value to Supplier	Value of Money Orders – Interest Value
	IDR100,000,000 - IDR750,000
	IDR 99,250,000
Total Principal Repayment	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 Fatwa DSN No. 11/DSN-MUI/IV/2000 concerning Kafalah.

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>

If the applicant meets the requirements, detailed information will be submitted in the Offer Letter.

Disclaimer (important to read):

1. The Bank may reject the application for the Products and/or Services submitted by You, if it does not meet the applicable terms and conditions.
2. You must carefully read this Summary of Product and/or Service Information and have the right to ask any of the Bank's employees for all matters related to this Summary of Product and/or Service Information.
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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