GENERAL VERSION OF PRODUCT AND/OR SERVICE INFORMATION SUMMARY

Publisher name	: PT Bank Danamon Indonesia Tbk – Sharia Business Unit	Product type	: Mudharabah Sharia Giro
Product name	: Giro BISA Syariah iB	Product Description	: Giro Bisa Syariah iB is a type of current account product based on sharia principles with a Mudharabah contract equipped with various transaction facilities.
Currency	: Rupiah		

KEY FEATURES OF GIRO (Effective 1 October 2026)

Customer Criteria	Individual Customers and Non-Individual Customers
Currency	Rupiah
Transaction Reporting Media	1. Electronic Statement / *E-Statement*. 2. Printed Statement, (only for certain Customers who meet all the criteria set by the Bank)
Minimum initial deposit	IDR 5,000,000
Balance on hold	IDR 50,000
Minimum average balance to be maintained to avoid administrative fees	IDR 5,000,000

Ratio/Revenue Share

Average Balance (Rp)	Ratio (%)	Eq.Rate Indication (%)*
0 Million - < 500 Million	0.10%	0,01%
500 Million - < 2 Billion	5.00%	0,50%
2 Billion - < 10 Billion	7.50%	0,75%
10 Billion - < 25 Billion	10.00%	1,00%
≥25 Billion	25.00%	2,50%

Consolidated accounts	Joint Account "OR" and/or Joint Account "AND"
Danamon Debit/ATM Card Features	Get a Debit/ATM Card facility (for individual customers).
E-Channel Facilities	Individual customers can make transactions through D-Bank PRO, Danamon SMS, ATM, and Hello Danamon. Meanwhile, non-individual customers can only make transactions at Tellers (Bank Branches).

Daily Shopping Transaction Limit

Types of Debit Cards	Payment Limit at EDC	Limit Default Debit Online
Regular Lighthouse	IDR 50,000,000, -	IDR 10,000,000, -
Ultimate	IDR 75,000,000, -	IDR 10,000,000, -
Privilege	IDR 100,000,000, -	IDR 10,000,000, -
GPN	IDR 50,000,000, -	-
Hajj	IDR 50,000,000, -	IDR 10,000,000, -

Daily Withdrawal Limit at ATMs

Types of Debit Cards	Limit
Danamon Privilege	IDR 15,000,000
Danamon Optimal	IDR 10,000,000
Danamon Regular	IDR 10,000,000
Danamon GPN	IDR 10,000,000
Danamon Hajj	IDR 10,000,000
Danamon Youth	IDR 1,000,000
Danamon Junior	IDR 1,000,000

E-Channel Daily Transfer Limit

ATM

Types of Debit Cards	Overbooking	Other Bank Transfers

Danamon Privilege	IDR 200,000,000	IDR 25,000,000
Danamon Optimal	IDR 200,000,000	IDR 25,000,000
Danamon Regular	IDR 200,000,000	IDR 25,000,000
Danamon GPN	IDR 200,000,000	IDR 25,000,000
Danamon Hajj	IDR 200,000,000	IDR 25,000,000
Danamon Youth	IDR 1,000,000	IDR 1,000,000
Danamon Junior	IDR 1,000,000	IDR 1,000,000

Mobile Banking (D-BANK PRO)

Transfer to fellow Danamon accounts (overbooking)

Transaction Type	Minimum Limits	Maximum Limit
Overbooking Danamon(Same currency)	Rp1	IDR 2,000,000,000
Overbooking Danamon(Different currencies)	IDR 1,700,000	IDR 2,000,000,000

Transfer to Other Banks

Transaction Type	Minimum Limits	Maximum Limit per Transaction	Maximum Limit per Day
SKN/LLG	IDR 10,000	IDR 500,000,000	IDR 1,000,000,000
RTGS	IDR100.000.001	IDR 500,000,000	IDR 1,000,000,000
BI-FAST	IDR 10,000	IDR 250,000,000	IDR 1,000,000,000
Interbank Transfer (IBFT – Online Transfer)	IDR 10,000	IDR100,000,000	IDR 200,000,000.

COST

Yes	Features	Nominal
1	Monthly administration fee	IDR 50,000.00
2	Monthly Debit/ATM Card Fee	
	• Virtual Debit Card	Free of Cost
	• Physical Debit Card	Free of Cost
3	Debit Card/ATM application fee in the D-Bank PRO application:	
	• Virtual Debit Card	Free of Cost
	• Physical Debit Card	IDR 100,000.00. If the balance is below IDR 100,000.00, the Customer cannot request a Physical Debit Card
4	Debit Card/ATM replacement fee at branches:	
	• Swallowed ATM machine	Only a stamp fee of IDR 10,000.00 is *charged.*
	• Debit Card/ATM lost/stolen	IDR 25,000.00 and stamp fee IDR 10,000.00
	• Corrupted or incorrect PIN	IDR25.000,00
	• Expired cards	Free of Cost
5	Debit Card replacement fee at D-Bank PRO:	
	• Expired cards	Free of Cost

<table>
<tr><td>6</td><td>Transaction report printing fee:</td><td>IDR 100,000 + IDR 5,000 per share</td></tr>
<tr><td>7</td><td>Use of Passbooks</td><td></td></tr>
<tr><td></td><td>• Passbook Fees</td><td>IDR 5,000 per month</td></tr>
<tr><td></td><td>• Print Transactions in the Passbook</td><td>Free of charge</td></tr>
<tr><td>8</td><td>Passbook Replacement</td><td>IDR 10,000 (for stamp fee)</td></tr>
<tr><td></td><td>• Full Passbook</td><td>Free of charge</td></tr>
<tr><td></td><td>• Broken Passbook</td><td>Free of charge</td></tr>
<tr><td></td><td>• Passbook lost/stolen</td><td>IDR 10,000.00 (for stamp duty)</td></tr>
<tr><td>9</td><td>Additional administration fees below the minimum balance</td><td>IDR 50,000</td></tr>
<tr><td>10</td><td>Dormant Fees</td><td>IDR 100.000,00</td></tr>
<tr><td>11</td><td>Account Closure</td><td>IDR 50,000,00</td></tr>
<tr><td>12</td><td>Electronic account report fee (e-Statement)</td><td>Free of Cost</td></tr>
<tr><td>13</td><td>Cost of printed statements.
Monthly printed statement fee</td><td>IDR 100,000.00 per month</td></tr>
<tr><td>14</td><td>Use of ATM machines
ATM Usage</td><td></td></tr>
<tr><td></td><td>• Check Balance at Danamon ATM</td><td>Free of Cost</td></tr>
<tr><td></td><td>• Cash Withdrawal at Danamon ATMs</td><td>Free of Cost</td></tr>
<tr><td></td><td>• Check balance at ATM Bersama, ALTO & Prima</td><td>IDR 4,000.00</td></tr>
<tr><td></td><td>• Cash withdrawal at ATM Bersama, ALTO & Prima</td><td>IDR7,500.00</td></tr>
<tr><td></td><td>• Cash Withdrawal at Cirrus ATMs</td><td>IDR 25,000</td></tr>
<tr><td>15</td><td>Transaction Fees</td><td></td></tr>
<tr><td></td><td>• Transfer</td><td></td></tr>
<tr><td></td><td>- SKN transfer (branches and all transaction channels)</td><td>IDR2,900.00
Free of charge according to the following balance tiering:
<table>
<tr><td>Tiering balance</td><td>Maximum Transaction Free*</td></tr>
<tr><td>100 Million - < 500 Million</td><td>55x</td></tr>
<tr><td>500 Million - < 2Billion</td><td>55x</td></tr>
<tr><td>2 Billion - < 5 Billion</td><td>55x</td></tr>
<tr><td>5 Billion - < 10 Billion</td><td>55x</td></tr>
<tr><td>≥ 10 Billion</td><td>All</td></tr>
</table>
*) Refund fees will be calculated based on the average balance of the previous month, so that for newly opened accounts, you will get benefits in the second month.</td></tr>
<tr><td></td><td>- RTGS transfer (branch and all transaction channels)</td><td>IDR20,000,00
Free of charge according to the following balance tiering:
<table>
<tr><td>Tiering balance</td><td>Maximum Transaction Free*</td></tr>
<tr><td>100 Million - < 500 Million</td><td>10x</td></tr>
<tr><td>500 Million - < 2Billion</td><td>15x</td></tr>
<tr><td>2 Billion - < 5 Billion</td><td>25x</td></tr>
<tr><td>5 Billion - < 10 Billion</td><td>35x</td></tr>
<tr><td>≥ 10 Billion</td><td>55x</td></tr>
</table></td></tr>
</table>

<table>
<tr><td></td><td></td><td>*) Refund fees will be calculated based on the average balance of the previous month, so that for newly opened accounts, you will get benefits in the second month.</td></tr>
<tr><td></td><td>- Online Transfer (ATM Bersama/ ALTO/ PRIMA)</td><td>IDR6,500.00</td></tr>
<tr><td></td><td>- BI-FAST transfer (Branches and all transaction channels)</td><td>IDR2,500.00
<table>
<tr><td>Tiering balance</td><td>Maximum Transaction Free*</td></tr>
<tr><td>100 Million - < 500 Million</td><td>55x</td></tr>
<tr><td>500 Million - < 2Billion</td><td>55x</td></tr>
<tr><td>2 Billion - < 5 Billion</td><td>55x</td></tr>
<tr><td>5 Billion - < 10 Billion</td><td>55x</td></tr>
<tr><td>≥ 10 Billion</td><td>55x</td></tr>
</table>
*) Refund fees will be calculated based on the average balance of the previous month, so that for newly opened accounts, you will get benefits in the second month.</td></tr>
<tr><td>16</td><td>Chequebook/BG Fee</td><td>IDR 275,000.00/book
<table>
<tr><td>Tiering balance</td><td>Maximum Free of Cheque/BG Fee</td></tr>
<tr><td>100 Million - < 500 Million</td><td>1</td></tr>
<tr><td>500 Million - < 2Billion</td><td>2</td></tr>
<tr><td>2 Billion - < 5 Billion</td><td>3</td></tr>
<tr><td>5 Billion - < 10 Billion</td><td>5</td></tr>
<tr><td>≥ 10 Billion</td><td>All</td></tr>
</table>
*) Refund fees will be calculated based on the average balance of the previous month, so that for newly opened accounts, you will get benefits in the second month.</td></tr>
<tr><td>17</td><td>Auto debit</td><td>For auto debit services, the Customer will get free administrative fees for monthly bill payments from PLN, Telkom, and/or PAM made through Bank auto debit (which is done based on the power of attorney for account debiting signed by the Customer).</td></tr>
<tr><td>18</td><td>Letter of Clearing/Clearing Fee</td><td>IDR 2,000.00
Especially for BISA iB Syariah Current Account Products, free of direct fees at the time of transaction</td></tr>
<tr><td>19</td><td>Stamp fee</td><td>IDR 10,000.00</td></tr>
</table>

BENEFITS

1. **Free Administration Fee**
   Customers are not charged monthly administration fees.

2. **Free Transaction Fees**
   Customers will get the benefit of reimbursing SKN and RTGS transaction fees according to the average balance owned by the customer in the previous month

3. **Latest Transaction Features**
   Customers can enjoy the convenience of the latest transaction feature services such as *mobile banking and internet banking* facilities (D-Bank PRO), Danamon SMS, ATM and Hello Danamon to add convenience to customers in transacting anywhere and anytime

RISKS

1. Risk of getting profits that are not in accordance with profit sharing projections due to a decrease in revenue on the Bank's performance

2. The risk of costs arising due to the Customer's negligence will be charged to the Customer.

3. Your savings are not guaranteed by LPS if the nominal balance of your savings in one bank exceeds IDR 2,000,000,000.

4. **In accordance with Shariah principles**
Your funds are managed according to sharia principles with a Mudharabah contract.

4. Misuse of e-channels, PINs, and cards/passbooks can result in the loss of funds in savings.
5. Other risks as stipulated in the General Terms and Conditions of Islamic Banking Accounts and Services.

REQUIREMENTS AND PROCEDURES

The application for opening a BISA Syariah iB Current Account can be made by the Customer through the Bank's branch office or digitally by fulfilling the provisions/requirements set by the Bank.

- Account opening through branches: Customer completes and signs the Customer Data Form and Account Opening
- Account opening digitally: Customers fill in and complete the requirements according to the steps requested when opening an account.
- The customer completes the required documents, including:
    1. A copy of a valid Identity Card (KTP/SIM/Passport).
    2. Copy of NPWP
    3. Other documents required by the Bank.
- Customers may submit questions and/or complaints about banking products and/or services orally and/or in writing through:
    - Bank Danamon branch offices,
    - Hello Danamon Call Center: 1-500-090 or
    - Email: hellodanamon@danamon.co.id

SIMULATION

A. Ratio Calculation

Profit Sharing Calculation

The formula for calculating profit sharing based on the average balance in 1 current month is:

Average Current Account Balance : 50,000,000,000

Revenue Share (Gross) = (500 million x 0.01%) + (1.5 billion x 0.50%) + (8 billion x 0.75%) + (15 billion x 1.00%) +(25 billion x 2.50%)/365 = IDR 2,308,356

Tax Ratio 20% = 20% x IDR 2,308,356 = IDR 461,671
Net Ratio = IDR 1,846,685

B. Average Balance Calculation

Average Balance Calculation	Nominal	Remarks
Customer Funds Account Balance : - Date 21 = IDR 22,000,000,000 - Date 22-30 = IDR 2,000,000,000 **Average Balance :** (1 x IDR 22,000,000,000)+(9 x IDR 2,000,000,000) 10	**IDR 4,000,000,000**	

Customer Balance Below Minimum Balance Account Balance : - Date 1-4 = IDR 250,000 - Date 5-10 = IDR 100,000 - Date 11 = IDR 1,000,000 - Date 12-19 = IDR 200,000 - Date 20-23 = IDR 150,000 - Date 24-31 = IDR 50,000 **Average Balance :** (4 x IDR 250,000) + (6 x IDR 100,000) + (1 x IDR 1,000,000) + (8 x IDR 200,000) + (4 x IDR 150,000) + (8 x IDR 50,000) 31	**IDR 167,742**	An administration fee of IDR 50,000 is charged

ADDITIONAL INFORMATION

1. This product is in accordance with sharia principles as per the Fatwa of DPS (National Sharia Council) No. 01/DSN-MUI/IV/2000 concerning Current Accounts.
2. The withdrawal/deposit procedure refers to the provisions applicable at the Bank.
3. Current account profit sharing is given at the beginning of the following month
4. The Bank is obliged to inform any changes to the benefits, costs, risks, terms and conditions of this Product by letter or through other means in accordance with the applicable terms and conditions. The notification will be informed 30 working days before the changes take effect.
5. Other information about costs, benefits, and risks can be accessed through the Danamon www.danamon.co.id website

Disclaimer (important to read):

1. The Bank may reject the application for 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.
   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.

Danamon Syariah