

GENERAL TERMS AND CONDITIONS OF THE CASHBACK PROGRAM FOR ACCOUNT OPENING FOR MEMBERS OF RT 01 ANGGREK LOKA

These **General Terms and Conditions of the Program** apply to Customers participating in the **Account Opening Cashback Program for Members of RT 01 Anggrek Loka BSD** ("Program") organized by **PT Bank Danamon Indonesia Tbk** ("Bank Danamon"), and form an integral and inseparable part of the **Referral Fee Program Participation Form for RT Administrators** ("Participation Form"). The Customer hereby agrees and binds themselves to all provisions set forth in the General Terms and Conditions of the Program as follows:

I. Program Period

The Program is valid from November 1, 2025, to December 31, 2025 ("**Program Period**") for account openings

II. Participant Criteria

This Program is only open to participants who meet the following criteria:

1. Prospective customers must be residents of the RT collaborating with Bank Danamon:
 - (i) Individuals who have never opened or held an account with Bank Danamon;
 - (ii) Individuals who have never opened or held an account with Bank Danamon; and
 - (iii) Have given consent to the authorized RT Administrator to be referred for account opening at Bank Danamon.

These individuals are hereinafter referred to as "**Prospective Customers.**"

2. The RT Administrator is referred to as the "**Referring Customer.**"

III. Program Terms and Conditions

1. Customers must read and understand these General Terms and Conditions of the Program.
2. Bank Danamon reserves the right to reject or cancel the participation of any Prospective Customer who does not meet the Program's requirements.
3. Prospective Customers are fully responsible for any risks, losses, claims, or legal actions arising from their participation or cancellation in the Program.
4. Referred Prospective Customers must open a Bank Danamon account under the following conditions:
 - Successfully open and activate a **Danamon LEBIH PRO** or **Danamon LEBIH PRO iB** account in accordance with Bank Danamon's policies, including completing **Customer Due Diligence (CDD)** either in person at a branch or via the **D-Bank PRO** app;
 - Activate their **D-Bank PRO** account no later than **7 (seven) business days** after the account becomes active.
5. The maximum quota for account openings under this Program is 200 Customers.

IV. Reward Terms

1. Customers who meet all Program requirements are entitled to a reward of IDR 50,000 (fifty thousand Rupiah), subject to quota availability.
2. Customers must meet all requirements for the reward to be credited.
3. The reward will be credited to the Customer's Danamon LEBIH PRO or Danamon LEBIH PRO iB account within 30 (thirty) business days after fulfilling all Program requirements.
4. The reward will be credited to the Danamon LEBIH PRO or Danamon LEBIH PRO iB account opened by the Customer.
5. The cashback amount is net of tax, which will be borne by Bank Danamon. Tax deduction proof can be obtained at any Bank Danamon branch.

V. Customers Complain

1. Customers may submit complaints regarding banking products or services either verbally or in writing through the nearest Bank Danamon branch, via Hello Danamon (1-500-090), or by email at

hellodanamon@danamon.co.id.

2. Procedures for complaint handling services can be accessed via the website: <https://www.danamon.co.id/id/Personal/Lainnya/Proses-Penanganan-Keluhan-Nasabah>

VI. Other Terms and Conditions

1. These General Terms and Conditions of the Program form an integral and inseparable part of the "General Terms and Conditions for Accounts and Banking Services," "General Terms and Conditions for Sharia Accounts and Banking Services," and "General Terms and Conditions for D-Bank PRO Services." In the event of any discrepancies or inconsistencies between these terms and the General Terms and Conditions of the Program, the latter shall prevail.
2. The Customer hereby agrees and acknowledges that Bank Danamon reserves the right to revise, amend, or supplement these General Terms and Conditions of the Program from time to time. Any changes, additions, or updates to these Terms will be communicated through Bank Danamon's available communication channels. If there are changes to the benefits, risks, fees, or other terms and conditions, the Customer has the right to submit a written objection to Bank Danamon within 30 (thirty) business days from the date the changes are communicated. If the Customer does not submit an objection within this period, they will be deemed to have accepted the changes. If the Customer does not agree to the changes, they have the right to cancel their participation in the Program, provided that all obligations to Bank Danamon (if any) are settled beforehand.
3. The Customer declares that there are no, and will not be any, transactions that are suspected of money laundering or other transactions prohibited under the prevailing laws and regulations in Indonesia.
4. If there are indications of fraud, misconduct, irregular transactions, suspicious activities, money laundering, and/or actions that violate applicable laws and regulations, Bank Danamon reserves the right to cancel the transaction, the Customer's participation in the Program, and/or the reward. The Customer remains obligated to fulfill all their obligations to Bank Danamon (if any).
5. If any provision of these General Terms and Conditions of the Program is deemed unlawful, unenforceable, or invalid by government regulation or court decision, such invalidity shall not affect the validity and enforceability of the remaining provisions, which shall remain in full force and effect.
6. These General Terms and Conditions of the Program have been adjusted in accordance with applicable laws and regulations, including those issued by the Otoritas Jasa Keuangan and the Lembaga Penjamin Simpanan regarding interest rate guarantees.
7. PT Bank Danamon Indonesia Tbk is licensed and supervised by the Otoritas Jasa Keuangan and Bank Indonesia and is a participant in the Lembaga Penjamin Simpanan guarantee program.

WARNING

Customers must exercise caution against fraud committed by individuals claiming to represent Bank Danamon and offering rewards in any form. Any fraudulent acts or other criminal activities carried out by third parties in connection with or claiming to represent the Program are beyond the authority of Bank Danamon.