

DANAMON ONLINE BANKING PRODUCT INFORMATION SUMMARY

DATA SUMMARY	
Product Description	Danamon Online Banking is a service dedicated to individual customers of Bank Danamon to conduct banking transactions through the internet network with various benefits
Product Type	Elektonic Banking Services
Issuer	PT Bank Danamon Indonesia Tbk

Benefits

a. Benefits of using Danamon Online Banking:

- Opening of regular deposits with special interest.
- Competitive SKN/LLG & RTGS transfer fees.
- Flexible with SMS Token, besides the Token Device option.
- The first bank in Indonesia to use the VeriSign EV-SSL security system (the world's leading internet security and certification agency).
- Easy registration via ATM, internet or EDC Pinpad.

b. Available Financial Transaction features and services:

- Rupiah & Forex transfers to Danamon Accounts (same or different currencies).
- Foreign Currency Transfers to Other Bank Accounts (domestic & international).
- Rupiah Transfer to Other Bank Accounts: SKN/LLG, RTGS, Online - ATM Bersama/ALTO/PRIMA (24 hours a day, 7 days a week).
- Credit Card Payment: Danamon, HSBC, Citibank, DBS/Eks-ANZ, American Express®, Charge Card, BNI, Permata/GE, BCA, Mandiri, Bank Mega, BII, BRI, Standard Chartered, UOB, OCBC NISP, Panin, Bukopin and ICBC.
- Monthly bill payments: PLN, Telkom Pay.
- Payment of postpaid mobile bills: Telkomsel, Indosat Ooredoo, XL Prioritas/Xplor, 3 and Smartfren.
- Paid Television Payments: MNC Vision.
- Payment of Credit Installments: Oto Multi Artha and Summit Oto Finance.
- Payment of School Fees: Bina Sarana Informatika.
- Insurance payments: Adira Insurance and BPJS Health.
- ZISWAF payment: Al-Azhar Caring for the People (Zakat and Infaq) and Dompot Dhuafa (Zakat, Infaq and Shadaqah).
- Purchase of Pay TV: K-Vision and Skynindo TV.
- Online purchase payments (Savings, Current Accounts and Credit Cards).
- Purchase of top up credit: Telkomsel, Indosat Ooredoo, XL/Axis, Smartfren and 3.
- Purchase of internet packages: XL, Indosat Ooredoo and Telkomsel.
- Prepaid Electricity Purchases.
- Purchase tickets for Garuda Indonesia and Lion Air.
- E-Commerce Purchases: GO-PAY Top Up, OVO Top Up, PayTren Top Up.

c. Other features and services:

- Information, Placement and Change Instruction of Time Deposits.
- E-Statement Registration.
- Account balance and account information.

- Credit Card and Charge Card Information.
- Mutual Funds account information.
 - a) Portfolio, Product and Transaction History
 - b) Prospectus and Fund Fact Sheet
 - c) Net Asset Value (NAV)
 - d) Risk Profile.
 - e) Total Investment.
 - f) Total Estimated Market Value.
 - g) Total Estimated Profit and Loss.
- Ordering Government Bonds IPO online (Bonds Online)
 - a) Portfolio, Product, Transaction History and Profile information.
 - b) E-SBN customer registration.
 - c) Transactions for Bond products on the primary market.
 - d) Ordering IPO Bond products (subscription) electronically.
 - e) Payment or deposit of settlement funds.
 - f) Status of the IPO bond product quota on customer ownership across all Government distribution partners.
 - g) Bond IPO Products that have been purchased online.
 - h) Early redemption.
- Notification of transactions via E-mail.
- Online Statement (Savings, Credit Cards, American Express® Charge Cards).
- Debit Online transaction limit setup.

Risks

- a. The bank may delete Danamon Online Banking facilities for customers who are not actively using the facility for more than 6 months.
- b. Malware is a program or software created to infiltrate or damage a computer system, which can divert data from the customer's internet banking input for the benefit of irresponsible parties, causing a financial loss to the customer.
- c. Phishing, occurs when personal data related to the customer's Internet Banking account is taken by a party who is not responsible through a particular media that does not originate from the official website of Danamon Online Banking, causing a financial loss to the customer.
- d. Mutual Fund information is only a summary of Mutual Fund information through Danamon Online Banking and therefore cannot be considered as a complete product information document, and cannot be considered as an offer, recommendation, request to carry out any transaction or conduct hedging, trading, or strategy investments, which relate to any securities or financial instruments.
- e. The bank only acts as a Selling Agent for Bond products. Bonds are not a product of the Bank and therefore are not guaranteed by the Bank, are not part of the customer's deposits at the Bank and are therefore not included in the scope of the Indonesia Deposit Insurance Corporation (IDIC).

Requirements and Guidelines

- a. Own Danamon debit or/and credit card.
- b. How to Register:
 1. Online Registration
 - Select the Help menu then Register Online on the Internet website (<https://www.danamonline.com>).
 - Select the type of card you want and complete the data requested by the system.
 - User ID will be sent via Email, and Temporary Password* will be sent via SMS.
 2. Register via ATM (special for Danamon Debit Card holder)
 - Enter the Danamon Debit Card and Debit Card PIN.
 - Enter the Other menu and select Electronic Banking.

- Select the Internet Banking Registration menu.
 - Enter your mobile phone Number (XL, Telkomsel, Indosat or 3).
 - User ID will be printed on ATM receipt, and Temporary Password * will be sent via SMS.
3. Register via EDC PINPad (Conventional Branch)
- Select Internet Banking then choose the Registration menu.
 - Swipe the Debit Card on the EDC PINPad machine and enter the PIN and Mobile phone number (Make sure your PIN is unknown to others).
 - User ID will be printed on the receipt generated by the EDC PINPad machine, and the Temporary Password * will be sent via SMS to the mobile number that has been entered during Registration.
- c. How to Request Token Device
- Login to <https://www.danamonline.com>.
 - Select Service Menu then Request Token Device.
 - Select the City and Branch where the customer will collect the Token Device.
 - Take a Token Device at the branch that has been selected a day after making a Token Device Request.
- d. How to Request Token SMS
- Visit Danamon Conventional Bank branches.
 - Select the Internet Banking menu then Activate the SMS Token on EDC PINPad.
 - Swipe the Debit Card on the EDC PINPad machine and enter the PIN and Mobile phone number (make sure your PIN is unknown to others).
- e. To be able to perform Financial Transactions and some of Non-Financial Transactions, the Customer must already have a Hardware Token and/or an SMS Token.

* Temporary Password must be changed through <https://www.danamonline.com> within 14 (fourteen) days. If it has exceeded 14 days, it must be re-registered to get the User ID and Temporary Password again.

Fees

Jenis Transaksi	Tarif	Batas Minimum	Batas Maksimum
SKN/LLG */****	IDR 2.900	IDR 10.000	IDR 200.000.000
RTGS */****	IDR 20.000	IDR 100.000.001	IDR 200.000.000
Online (ATM Bersama/ALTO/PRIMA) ****	IDR 7.500	IDR 10.000	IDR 25.000.000
Foreign Currency Transfer to Other Banks **	USD 8	IDR 500.000	IDR 200.000.000
PLN Postpaid	IDR 3.000	According to the bill	IDR 200.000.000
Telkom Pay	IDR 2.500		
Garuda Indonesia Ticket Purchase	IDR 7.500		
Lion Ticket Purchase	IDR 5.000		
BPJS Health	IDR 2.500		
PLN Prepaid	IDR 2.500	IDR 20.000	IDR 50.000.000
Recharge Telkomsel Online	IDR 1.500	According to the package	According to the package
Recharge Indosat Ooredoo Online	IDR 1.500		
Recharge XL/Axis Online	IDR 1.500		
Telkomsel Internet Package	IDR 1.500		
XL Internet Package	IDR 1.500		
GO-PAY Top Up	IDR 2.000	IDR 10.000	IDR 10.000.000
OVO Top Up	IDR 1.500	IDR 10.000	IDR 10.000.000

Jenis Transaksi	Tarif	Batas Minimum	Batas Maksimum
			(Daily) IDR 20.000.000 (Monthly)
PayTren Top Up	IDR 1.500	IDR 50.000	IDR 10.000.000
Token Replacement ***	IDR 100.000	-	-

* including other bank credit card payments using SKN/LLG and RTGS.

** does not include correspondent bank fees (according to currency).

*** the imposition of fees is outside the Hardware Token warranty period for 1 (one) year for damage caused by battery.

**** different limits apply specifically to certain product codes.

Important Notes:

1. For Internet Banking Registration or activation of SMS token, use your own mobile phone and e-mail number.
2. Don't notify your Internet Banking User ID and Password to others.
3. Avoid registering Internet Banking by being guided, learn how to register for Internet Banking in full at the FAQ menu so you can avoid all forms of fraud.
4. Avoid using public computers and WiFi.

Information Services/24-Hour Customer Service

Hello Danamon 1-500-090

DANAMON ONLINE BANKING GENERAL TERMS AND CONDITIONS ("TERMS AND CONDITIONS")

I. DEFINITION

- A. **Email Address** is the Customer's identity that can replace the User ID to log in Danamon Online Banking and the authority of its use is only with the customer.
- B. **Automated Teller Machine (ATM)** is an automated teller machine that is owned/managed by a Bank, as well as owned/managed by another Bank, but based on cooperation with the Bank, the Customer can also use it for certain transactions.
- C. **Bank** is PT Bank Danamon Indonesia Tbk domiciled in Jakarta, which acts through its head office, branch offices and other forms of offices throughout Indonesia, and is the publisher of Danamon Online Banking services.
- D. **Challenge Response** is a Token Secret Code in the form of a challenge code that must be entered into the Token Device in accordance with instructions from Danamon Online Banking, which systemically generates a response code that must be entered in the Danamon Online Banking application to continue banking transactions on Danamon Online Banking that require Token Secret Code.
- E. **Danamon Online Banking** is a banking information and transaction service provided by the Bank to customers for 24 (twenty four) hours a day and 7 (seven) days a week, and can be accessed by customers through internet media (<https://www.danamonline.com>).
- F. **EDC PINPad** is an electronic device made specifically for banking electronic transactions as a customer verification tool by using a Debit Card.
- G. **E-Channel Services Form** is a form used in a branch for submission of registration, closure, or changes in services of all types of e-channel services contained in the Bank, submitted by the customer through a branch.
- H. **Hello Danamon** is a work unit authorized to provide Banking Information and Transaction Services (non-cash) provided by the Bank to the customer by telephone for 24 (twenty four) hours a day and 7 (seven) days a week, both Financial and Non-Financial Transactions.
- I. **Debit Card** is a card issued by the Bank upon the request of the customer who has a function as an ATM card and/or debit card and/or other functions to be determined by the Bank.
- J. **Credit Card** is a card issued by the Bank on request The customer has a function as a payment instrument using a card that can be used to make payments for obligations arising from an economic activity, including shopping transactions and/or to make cash withdrawals where the obligation card holder payments are fulfilled in advance by the Issuer or Bank and the card holder is obliged to pay the payment obligations at the agreed time both at once and in installments.
- K. **Token Secret Code** is a dynamic number generated by a Token using certain algorithms and used as a secret code that must be filled in to execute Banking Transactions that require Tokens on Danamon Online Banking.
- L. **Information Service** is the Bank's service to the customer in the form of information on the features of the Bank's products/services and other information (such as information: branch locations, Bank ATMs, interest rates, foreign exchange rates and credit information).
- M. **Customer** is an individual who has an account at the Bank and/or uses banking facilities/services provided by the Bank.

- N. **OTP (One Time Password)** is a Token Secret Code that can be generated from the Token Device or sent via SMS as an SMS Token to be entered into the Danamon Online Banking application to continue the Banking Transaction on Danamon Online Banking that requires the Token Secret Code.
- O. **Password** is a secret code/password that is needed so that the customer can use Danamon Online Banking and the authority to use it is only with the customer.
- P. **Token Device** is a tool that can generate a Token Secret Code that can be either a challenge response or One Time Password (OTP) in accordance with the instructions entered in the Token Device.
- Q. **The PIN Token** is the identification number needed so that the customer can activate the customer's Token Device for Danamon Online Banking.
- R. **Account** is deposits of the customer in the form of Demand Deposits, Savings, Deposits and/or other similar forms, both those opened by the customer and the Bank that will be opened later.
- S. **SMS Token** is a Token Secret Code in the form of One Time Password (OTP) that will be sent by the Bank via SMS to the mobile phone number registered with Danamon Online Banking in response to Banking Transactions conducted by the customer at Danamon Online Banking.
- T. **Financial Transaction** is the Bank's service to the customer in the form of transactions that affect changes in Account balances such as: bill payment transactions, book-entry, reload credit, and other transactions provided and approved by the Bank.
- U. **Banking Transaction** is both Non-Financial Transaction and Financial Transaction.
- V. **Non-Financial Transaction** is a Bank Information Service to the customer in the form of a transaction that does not affect changes in Account balances such as requests: balance information, Account mutations, data changes, Credit Card connections/discounts and other transactions in accordance with the provisions of the Bank.
- W. **Token** is a device used as a means of authentication for a Bank that can generate a Token Secret Code that is needed so that the customer can make Financial Transactions and other Non-Financial Transactions such as Password reset, replacement of cellular phone numbers and so on through Danamon Online Banking and the authority to use them only on the customer. This token can be a Token Device and an SMS Token where the customer can only have one Token at a time whose usage follows the Bank's provisions.
- X. **User ID** is one of the Danamon Online Banking user identity that is needed so that the customer can use Danamon online Banking and the authority to use it is only with the customer.
- Y. The definition that is not specifically regulated in this Danamon Online Banking will be defined by the definition stated in the General Terms and Conditions of Banking Accounts and Services and the General Terms and Conditions for Membership of Danamon Credit Cards - PT Bank Danamon Indonesia Tbk.

II. DANAMON ONLINE BANKING REGISTRATION AND ACTIVATION

1. The customer who has a Debit Card can apply for Danamon Online Banking via the internet or ATM machine or EDC PINPad or through other channels according to the requirements that apply to the Bank.
2. The customers who have a Credit Card (main) can apply for Danamon Online Banking via the internet or through other channels according to the Bank's requirements.

3. The customer who registers for Danamon Online Banking via ATM or EDC PINPad will get a Danamon Online Banking User ID and a temporary Password. The User ID will be printed on the ATM receipt or EDC PINPad and the Temporary Password will be sent to the mobile phone number inputted by the customer when registering on an ATM or EDC PINPad machine or via the internet.
4. The customer who registers for Danamon Online Banking via the Internet will be asked to enter data regarding the customer, including the card number (ATM or Credit Card listed on the face of the card) to be validated by the system that applies to the Bank, before User ID is sent to the Email Address entered at the time of registration and the Temporary Password sent via SMS in accordance with the results of the Bank's data verification.
5. Before the customer uses Danamon Online Banking, the customer must read, understand, and agree to the characteristics, risks and provisions of Danamon Online Banking.
6. The customer is required to immediately change the temporary Password through Danamon Online Banking no later than 14 (fourteen) days after registration. If this is not done, the Temporary Password will expire and then the customer must re-register via an ATM or Internet machine, just as the customer registers for the first time, if the customer wants to use Danamon Online Banking.
7. The customer can cancel the registration of Danamon Online Banking in the same way as the termination of Danamon Online Banking (item XV.1).
8. The customer must immediately notify the Bank if after obtaining a temporary User ID and Password, the customer cannot use Danamon Online Banking for the first time and/or because of something that the User ID and/or Password is known to by an unauthorized party. Furthermore, at the request of the customer, the Bank will process the cancellation of Danamon Online Banking that has been registered and then the customer must re-register via an ATM or EDC PINPad or internet machine, just as the customer registers for the first time.
9. The Bank has the right to ask the customer to complete the data or profile of the customer that has not been completed by the customer at the time of registration and update if there is new information regarding the customer data, related to the completeness of the data in accordance with applicable regulations.

III. USER ID, PASSWORD, TOKEN

1. The Bank has the right to provide a temporary User ID and Password to the customer after the customer registers Danamon Online Banking in accordance with the applicable provisions of the Bank.
2. The Bank has the right to provide a Token to the customer at the request of the customer in accordance with the provisions applicable to the Bank.
3. The customer is obliged to secure the Password and Token for his own benefit by, among others:
 - 3.1. Immediately change the password for the first time, and always periodically change the Password.
 - 3.2. Do not record the password on the computer and or in a place that is easily known by others.
 - 3.3. Do not give your password to other people, including Bank officers or family members, use your User ID and Password carefully so that they are not known by others.
 - 3.4. Do not lend, put, transfer your Tokens to other people or leave Tokens in any place.

- 3.5. Use a personal computer to access Danamon Online Banking, do not use a computer that can be accessed by many people.
- 3.6. Do not use passwords that are easy to guess such as date of birth or other customer personal identities.
- 3.7. The customer is recommended not to use the same password as the password for other products.
- 3.8. Beware of fraudulent attempts from individuals who claim to be Danamon bank officers by telephone, fax or e-mail, who ask for personal data, including User ID, Password or Token, because the Bank officer will never ask or ask about it.
4. If the password is known by someone else, the customer is obliged to immediately change the password or submit a closing of Danamon Online Banking and re-register via an ATM or EDC PINPad or internet machine, as well as the customer registering for the first time.
5. The customer is responsible for all Banking Transaction instructions that are carried out by using the customer's Password and Token including all risks that will arise.
6. The customer may contact Hello Danamon to make inquiries regarding his own User ID, if the customer does not remember his/her User ID by first verifying the accurate data.
7. If the customer's Debit Card is deactivated in accordance with the provisions of the Bank (due to loss/damage/blocking/expiration), the customer can only make limited transactions with Danamon Online Banking until the Debit Card is replaced and/or reactivated.
8. The customer who has access to Danamon Online banking can make a request for the Token Device through the menu on Danamon Online Banking and every Token Device can be retrieved no later than one working day. Retrieval of a Token Device can be done through a branch that has been selected by the customer when requesting a Token Device.
9. Activation of the Token Device will be carried out by the Bank within no later than 2 (two) working days after the customer has filled out the E-Channel Service Form and retrieved the Token Device.
10. The customer who has Danamon Online Banking access can request SMS Token via EDC PINPad by entering the mobile phone number that will be used for the SMS Token. SMS Tokens can be directly used for Banking Transactions via Danamon Online Banking and changes to the mobile phone number entered at the time of requesting SMS Token through EDC PINPad will at the same time change the mobile phone the customer number data recorded in the Danamon Online Banking system.
11. The customer must logout at any time after using the Danamon Online Banking service, even when the customer is about to leave the computer for a short time.
12. The customer is advised to prevent and protect personal computers such as:
 - 12.1. Anti Virus Program Update
 - 12.2. Operating System Update
 - 12.3. Firewall Usage
 - 12.4. Preventive measures to unwanted websites access
13. The customer is required to report to the Bank through Hello Danamon/branch if he/she is aware of any misuse of Danamon Online Banking access by irresponsible parties.
14. The customer is advised not to provide the customer data/information in any form to other parties who are not interested and the customer is required to confirm and report immediately to the Bank if there are suspicious actions by irresponsible parties through Hello Danamon.

15. Access the Danamon Online Banking the customer will be locked if the customer makes 3 (three) consecutive Password failures on Danamon Online Banking. Furthermore, the customer must reset the Password via the Password reset menu on the Danamon Online Banking application by using the Token Device or if they do not have a Token Device, the customer can contact Hello Danamon to reset the Password. After resetting the Password, the Temporary Password will be sent by the Danamon Online Banking system to the cellular phone number that has been registered with Danamon Online Banking to be changed within a period of no later than 1 (one) hour after receiving the Password Reset SMS.
16. The customer cannot use the same password as before when changing his password to Danamon Online Banking.
17. Danamon Online Banking which is not used (inactive) by the customer within a period of 6 (six) months will be categorized as inactive Danamon Online Banking. Activation of Danamon Online Banking is not active can be done in accordance with the provisions applicable to the Bank.

IV. DANAMON ONLINE BANKING USER ID AND PASSWORD BLOCKING

1. The customer hereby acknowledges and agrees, that the Bank has the right to block and/or close the Danamon Online Banking of the customer if:
 - 1.1 The Bank knows or has enough reasons and/or evidence that can be suspected that there has been or will be fraud or crime involving the Account and/or Danamon Online Banking used by the customer.
 - 1.2 The customer has provided the Bank with data that is needed incorrectly/completely to the Bank.
 - 1.3 The customer does not fulfill, or violate these General Conditions.
 - 1.4 Requests from the Police, Prosecutor's Office or the Court or other institutions in accordance with the provisions of the prevailing laws and regulations.
 - 1.5 The customer does not activate Danamon Online Banking in accordance with the provisions applicable to the Bank.
2. If there is a blocking of Danamon Online Banking access, the customer must re-register via an ATM or internet machine, as well as the customer registering for the first time, in order to use Danamon Online Banking.

V. TOKEN DEVICE USAGE

1. The customer will get a Token PIN along with the Token Device when retrieving the Token Device in the branch that has been selected by the customer at Danamon Online Banking.
2. The customer is required to replace the Token PIN on the Token Device before the Token Device can be used for Banking Transactions on Danamon Online Banking.
3. The Token device will be locked if the customer enters the wrong Token PIN on the Token Device for 3 (three) consecutive times and the customer must contact Hello Danamon by using the Phone PIN to reset the Token PIN.
4. The customer must maintain and secure the Token Device and the customer is responsible for replacing the Token Device in the event of damage or loss of the Token Device.

5. The customer must contact Hello Danamon if the Token Device is lost or damaged or The customer decides to no longer use the Token Device. The customer can then request the new Token Device later in the media provided by the Bank.
6. The customer must provide a written statement in accordance with the format and conditions of the Bank for the loss of the Token Device to the Bank. All Financial Transaction instructions that occur before receipt of the written statement by the Bank are the sole responsibility of the customer, including the instruction of the Financial Transaction with the upcoming effective date or periodic Financial Transaction that has been registered before receipt of the written statement.
7. The Bank gives a 1 (one) year guarantee for the battery life, counted since the Token Device is activated by the Bank with the condition that the customer must bring the old Token Device to the branch to get a new Token Device and the Token Device returned must be in good physical condition.
8. If the customer wants to get a new Token Device because the old Token Device is damaged and has exceeded the warranty period or is lost, the customer will be charged according to the provisions applicable to the Bank.

VI. DANAMON ONLINE BANKING USAGE

A. GENERAL

1. The customer must use the User ID/Email Address and Password to access Danamon Online Banking and for security, the Bank may request the customer to enter the Token Secret Code to perform certain transactions related to Banking Transactions that require more security.
2. The customer can only make Banking Transactions or other services through Danamon Online Banking as long as the User ID/Email Address and Password can be validated by the system used by the Bank.
3. Especially for Banking Transactions that use Tokens, the Token Secret Code entered must also be validated by the system used by the Bank before the Banking Transaction is processed by the Bank.
4. Any costs incurred in using a web browser and/or other software and/or appropriate equipment to be able to access Danamon Online Banking are the responsibility of the customer.
5. If there is a new version or a different version of the web browser and/or software and/or hardware and/or other equipment available for Danamon Online Banking, this information will be submitted by the Bank to the customer through the communication media available at the Bank and the Bank has the right not to support previous versions.
6. If the customer does not succeed in upgrading the version that can support the use of Danamon Online Banking, then the Bank has the right to refuse Banking Transactions conducted by the customer. If the customer is unable to access all or part of the Danamon Online Banking feature, the Bank will not be liable for any losses due to not fulfilling the applicable provisions for Danamon Online Banking.
7. The Bank may at any time add features and/or services through Danamon Online Banking and any additional features and/or services will be notified by the Bank through

Danamon Online Banking as well as the General Conditions that apply to each addition of these features and or services.

8. The Bank may at any time stop, restrict, change features and/or services through Danamon Online Banking and for this purpose the Bank will notify through communication media available at the Bank.
9. The Bank will deliver security information on a periodic transaction on the Danamon Online Banking transaction display after the login is done by the customer and then the customer must read the security information before making a transaction at the Danamon Online Banking facility.
10. The customer is obliged to input transactions manually without the help of software and in the event that there are indications of transaction input done using software or other assistive devices, the Bank has the right to limit transactions made by the customer and/or terminate Danamon Online Banking services.
11. Danamon Online Banking should be accessible 24 (twenty four) hours a day and 7 (seven) days a week, but the customer agrees that at certain times, Danamon Online Banking may not be accessible because of the repair/maintenance system or other things outside the Bank's control.
12. The customer is required to first check the network quality and computer security used by the customer when accessing Danamon Online Banking and the Bank is not responsible for the failure of the Banking Transaction caused by network quality and computer security.
13. The customer may contact Hello Danamon if there is a disturbance related to Banking Transactions or questions / information regarding the use of Danamon Online Banking.
14. The right to use Danamon Online Banking may not be transferred, in part or in whole, temporarily or permanently, to other parties without prior written approval from the Bank.

B. FINANCIAL TRANSACTION SERVICES

1. In conducting Financial Transactions, the customer requires a Token Device or SMS Token.
2. The account (s) that can be accessed is the Account (s) (as the source account/original account) in the Bank registered in 1 (one) identification code of the customer and a joint account with the type *or*.
3. The customer must provide sufficient balance in the customer's account before the Bank conducts financial transaction instructions. The Bank has the right not to carry out the customer instruction where the funds available in the Customer's Account are insufficient to carry out the customer's instructions or for other reasons that occur outside the Bank's control.
4. Credit Cards can also be used for certain transactions in accordance with applicable regulations, which must be registered in advance for the customer's Credit Card at Danamon Online Banking.
5. 1 (one) Danamon Online Banking access can only register for Credit Cards in the same CIF, each for a Visa / Master card.
6. In using Danamon Online Banking, the customer must ensure the correctness, accuracy and completeness of the instructions given (including the obligation to ensure that all

data needed for the Financial Transaction has been filled out/provided completely and correctly) according to the format of the instructions/instructions specified by the Bank. The customer hereby declares and is responsible for any and all losses and/or risks arising from negligence, inaccuracy and/or incompleteness of data/or orders/instructions submitted by the customer to the Bank.

7. In each Financial Transaction, the available system will always confirm each data/information inputted by the customer.
8. The customer must enter the Token Secret Code as a sign of approval for the Financial Transaction instruction and at the same time the system will store data/information that has been approved by the customer and will be stored in the Bank's data center. The data/information is true and valid data received by the Bank and is valid evidence of instructions from the customer to the Bank to conduct Financial Transactions.
9. Any transactions made through Danamon Online Banking services cannot be canceled again for any reason.
10. The customer must immediately notify the Bank of any changes in data/information/information and other things that are different from the data/information given to the Bank. Failure of the customer does not notify the changes to the Bank, is the responsibility of the customer.
11. In the event of a Financial Transaction with an effective date on a future date or periodic Financial Transaction, the customer is given the opportunity to cancel the transaction by canceling the transaction through Danamon Online Banking no later than 1 (one) calendar day before the effective date of the transaction. concerned.
12. Every Financial Transaction instruction from the customer for a successful transaction carried out by the Bank, the customer will get a transaction proof in the form of a reference number as evidence binding the Bank that the transaction has been carried out by the Bank sent to the customer's Email Address registered with Danamon Online Banking.
13. If the transfer transaction is rejected by the recipient bank, then the funds will be credited back to the customer's account which is the source of the debit funds, and all losses arising from returns are entirely the responsibility of the customer.
14. The customer hereby agrees that every instruction executed by the Bank when the Bank receives the instruction, cannot be canceled/modified for any reason by the customer.

C. NON-FINANCIAL TRANSACTION SERVICES

1. Non-Financial Transactions do not require a Token Device or SMS Token unless resetting the Password, changing the mobile phone number and e-mail address and other Non-Financial Transactions that will be notified to the customer through the communication media available at the Bank.
2. The implementation of Non-Financial Transactions by the Bank continues to pay attention to the provisions of applicable laws and regulations.

VII. FINANCIAL TRANSACTION LIMITATION

1. Financial transactions that can be performed by the customer follow services that can be provided by the Bank and may change according to the conditions of the Bank.

2. The amount of the limit of Danamon Online Banking Financial Transactions per day is in accordance with the provisions of the Bank.
3. Limit on Danamon Online Banking Financial Transactions is a limit that is different from other e-channel limits while still taking into account the overall limit of e-channel services set by the Bank.
4. The customer hereby grants approval to the Bank that the Bank at its sole discretion has the right and authority to change the amount of the Financial Transaction limit at any time and any changes to the amount of the Financial Transaction limit will be submitted by the Bank to the customer through the communication media available at the Bank.
5. Transactions made outside the cut-off time determined by the Bank will be processed on the following working day.

VIII. FEE PROVISIONS

1. The fee provisions of Danamon Online Banking may change at any time and will be delivered through the communication media available at the Bank.

IX. COSTS AND FINE

1. The customer is obliged to pay the costs (including and not limited to: Token Device fees, stamp duty, fees related to the desired service The customer) and other costs that apply to the Bank in connection with the implementation of Banking Transactions. Regarding the amount and implementation of the debiting (cost) is carried out in accordance with the applicable Fee Provisions which can be seen through the communication media available at the Bank.

X. POWER OF ATTORNEY

1. The Customer hereby authorizes the Bank to (i) debit transaction accounts or other customer accounts for payment of Transaction placements and fees related to services provided by the Bank on Danamon Online Banking (ii) block or unblock an amount of funds in accordance with the nominal value listed on the Transaction service in the Transaction Account or other Customer's account at the Bank.
2. The power granted by the customer in these General Terms and Conditions is granted with substitution rights and is valid for as long as the customer uses Danamon Online Banking services and as long as the customer's obligations to the Bank have not been fully fulfilled, then the power cannot be revoked or will not expire for any reason, including but not limited to the reasons referred to in article 1813 of the Civil Code and the power of attorney is an integral part of these General Terms and Conditions.

XI. DECLARATION AND WARRANTY

1. The customer hereby declares that the Bank has provided sufficient explanation regarding the characteristics of Danamon Online Banking and the customer has understood and understood all the consequences of using Danamon Online Banking, including the benefits, risks and costs attached to Danamon Online Banking.

2. The customer hereby declares that he/she is subject to and bound by the Danamon Online Banking Terms and Conditions and the prevailing laws and regulations in the Republic of Indonesia and the norms applicable to banks, as well as other provisions stipulated by Bank Indonesia and/or the Financial Services Authority and/or other relevant supervisory regulators in connection with Banking Transaction services through electronic media including Danamon Online Banking, and this will be notified to the customer through means available at the Bank including but not limited to written media or electronic media.
3. The Customer hereby declares and guarantees that each Transaction instruction is made in good faith and the Customer asks the Bank to carry out the instructions given by the Customer.
4. The customer declares that the instructions given by the customer to the Bank to carry out Banking Transactions through Danamon Online Banking whose implementation requires/ uses the User ID, Password and Token Secret Code are recognized as valid instructions and at the same time as a sign of approval of the customer for the implementation a transaction and those instructions have the same legal force as a written order signed by the customer and legally bind as proof, unless the customer can prove otherwise.
5. The customer hereby declares and agrees that the Bank has the right to record every instruction of the customer delivered through Danamon Online Banking, and proof of the instruction and/or conversation (either in the form of computer records and/or proof of transaction, and/or tape/cartridge, and/or computer print-out, and/or a copy of the evidence) approved as valid and binding evidence.
6. The Customer declares that the Transaction carried out by the Customer is the Customer's own initiative, without any coercion from any party.
7. All data/information/explanation provided by the Customer in connection with registration with Danamon Online Banking is true, accurate and valid. The Customer is willing to update the data if there is a change in the Customer's data/information in connection with the Transaction. Any changes to Customer's data in the Bank's system will take effect when it has been received and approved by the Bank.
8. The customer acknowledges that he/she knows, understands and is fully aware of the Banking Transaction procedure and all risks arising in connection with the implementation of Banking Transactions through Danamon Online Banking such as:
 - 3.1. Misuse of Danamon Online Banking due to negligence/error in entering data/ instructions to the Bank which may result in among others:
 - (i) The occurrence of transactions that may arise which the customer declared to be carried out by another party who is not entitled;
 - (ii) The customer data is known by other parties who are not entitled;
 - (iii) User ID, Password and Device Token are lost or known to others including family.
 - 3.2. There is a delay/failure of access or there is a delay/failure in providing information/data on Banking Transactions on Danamon Online Banking and/or execution of transactions whose instructions are delivered through Danamon Online Banking, which is caused among other things by: force majeure, repair or installation or use of Danamon Online Banking that deviates from what has been determined by the Bank based on these General Conditions and other causes that occur outside the Bank's capabilities/control.
 - 3.3. There is interference from parties who attempt to infiltrate to damage the data or other third parties who have bad intentions.

- 3.4. Damage to hardware and software from the cellphone industry and from cellular operators, virus and other harmful components.
9. The customer hereby declares that the Bank is responsible for the seamless operation of the system managed by the Bank, and therefore the customer agrees and hereby authorizes the Bank to make debit or credit corrections on the customer's Account related to the Banking Transactions conducted by the customer because there is a disruption to the system or for other reasons provided that when the debit correction is made it turns out that the funds in the customer's account are insufficient, the customer hereby agrees to pay in cash and in full to the Bank upon the first notification from the Bank to the customer .
10. With regards to providing Transaction instructions to Danamon Online Banking, the Customer hereby declares:
- a. The Bank has absolute authority to accept or reject Transaction instructions from the Customer. If the placement instruction is executed by the Bank, the Customer hereby agrees that the evidence of mutation in the Transaction Account (other than other transaction evidence held by the Bank and / or issued by the related party) is recognized as valid / valid and binding evidence for the Customer which proves conclusively that The Bank has carried out the instructions requested by the Customer.
 - b. In order to carry out the Transaction or to carry out instructions, a requirement/ document and/or additional information is required from the Customer, the Customer is willing to fulfill/complete the requirements at any time by signing the document and / or submitting the information needed/required by the Bank.
11. The Customer acknowledges that he understands and will be fully responsible for all Danamon Online Banking Transaction orders that have been approved by the Customer without coercion from any party. All risks that arise as a result of the Transaction conducted by the Bank in carrying out instructions are the responsibility of the Customer.
12. The Customer declares that he has accepted, read and understands these General Terms and Conditions and agrees to bind himself and abide by the provisions contained in it.
13. The Bank's authority to receive Instructions will continue until: (i) the Customer receives the request for termination of the Transaction; or (ii) the Bank based on its considerations and capabilities will no longer provide Transaction services on Danamon Online Banking to Customers with prior notification to the Customer.
14. In addition to the provisions expressly stipulated in the Danamon Online Banking Terms and Conditions, the customer hereby declares that he/she is subject to and bound by the General Terms and Conditions of Accounts and Banking Services as well as the General Terms and Conditions of Danamon Credit Card Membership.

XII. FORCE MAJEURE

1. No party is declared to have committed negligence / violation of the contents / provisions if this is due to force majeure.
2. Matters that include force majeure in this agreement are events or events that are beyond human capacity, including but not limited to sabotage, warfare, issuance of Government regulations / policies, natural disasters, riots, epidemics, fires and not the use of Danamon Online

Banking Services can be used due to a disaster which, among other things, is caused by the Bank's equipment / equipment experiencing electrical or communication disruption.

XIII. SERVICES PROCEDURE AND COMPLETION OF CUSTOMER'S COMPLAINT

1. Service procedures and customer complaint resolution refer to the provisions set forth in the General Terms and Conditions for Banking Accounts and Services which can be accessed by customers on the Danamon website (<https://www.danamon.co.id>).

XIV. MOBILE PHONE NUMBER AND ELECTRONIC MAIL (EMAIL)

1. The mobile phone number and/or Email Address and registered by the customer when registering for Danamon Online Banking will be used by the Bank to send information about the status of the Financial Transaction carried out by the customer and other information related to Danamon Online Banking.
2. All information related to Danamon Online Banking will be sent by the Bank to the mobile phone number and / or Email Address as referred to in point XIV.1, which has been confirmed by the customer.
3. The Bank is not responsible for the security of data/information sent to the Bank through e-mail that is not found on Danamon Online Banking, which is not in a secure format that has been and / or will be determined by the Bank.
4. The customer must immediately notify the Bank if there is a change in the mobile phone number and / or Email Address through the communication media available to the Bank and the Bank is not responsible for the customer's negligence if it does not notify the Bank of changes to the cellular phone number and / or Email Address.
5. The Bank will notify via SMS so that the customer immediately changes the Email Address on Danamon Online Banking, in the event of an email return in accordance with the provisions applicable to the Bank. The Bank has the right to deactivate notifications regarding transaction status and other information via e-mail if the customer does not make changes to the Email Address within the prescribed time limit.

XV. SERVICES TERMINATION

1. The termination of Danamon Online Banking can be done by the customer by completing the E-Channel Service Form available at the branch and Danamon Online Banking will end on the relevant business day.
2. The customer agrees that the Financial Transaction instructions previously made for transactions that will be performed by the Bank after the closing day of Danamon Online Banking will be canceled and not binding on the Bank.
3. For pending and maturing transactions on the day of termination of the service, it cannot be stopped.

XVI. JURISDICTION AND THE PREVAILING LAWS

1. The validity, interpretation and implementation of these General Provisions are governed and subject to the laws in force in the Republic of Indonesia.
2. Matters relating to these General Provisions and their consequences, the customer chooses a permanent legal domicile in general at the Registrar's Office of the District Court at the branch office where the account is maintained, thus not reducing the Bank's right to file a lawsuit/claim against the customer before other courts anywhere in Indonesia in accordance with applicable law.

XVII. OTHERS

1. The customer acknowledges and agrees to the Danamon Online Banking service provided by the Bank to the customer, the terms and conditions in these General Conditions apply.
2. These General Terms and Conditions are an integral part of the Danamon Online Banking Registration process/application and/or application of banking facilities/Services for each product/service that applies to the Bank, including its changes, additions and renewals including but not limited to General Account Terms and Conditions and Banking Facilities/Services of PT Bank Danamon Indonesia Tbk and General Terms and Conditions for Membership of Danamon Credit Cards.
3. If there is one provision in these Terms and Conditions which is due to a Government or court provision being prohibited or cannot be implemented or becomes invalid or declared null and void, it does not affect the validity of the other provisions in these General Conditions and the provisions others remain valid and binding and can be carried out as specified in these General Conditions. In this regard, the customer is obliged to make and sign a document containing provisions that meet the Bank's requirements as a substitute for the prohibited or unenforceable provisions.
4. If at the time this application is submitted, the applicant/the customer concerned has not been able to complete the documents required by the applicable law or required by the Bank, the Applicant hereby agrees to immediately complete the requirements and submit it to the Bank and accept all consequences arising if these requirements cannot be met.
5. In the event that there are changes to these benefits, risks, costs, General Terms and Conditions, the customer has the right to file an objection in writing to the Bank within 30 (thirty) working days from the notification of the change by the Bank through the Bank's communication media. In the event that the customer intends to terminate/close the product and/or services that have been obtained, then the customer must first complete all obligations. With the passage of time mentioned above, the customer agrees that the Bank will consider the customer to approve the changes.
6. The validity, interpretation and implementation of Danamon Online Banking is regulated and subject to the laws in force in the Republic of Indonesia.
7. The titles and terms used in these General Conditions are solely intended to facilitate understanding of the contents of this Danamon Online Banking.
8. These General Terms and Conditions are made in two languages (Indonesian and English), if there is a difference in meaning or interpretation between the two, the Indonesian version will prevail.



9. The general terms and conditions have been made in accordance with the provisions of laws and regulations, including the regulations of the Financial Services Authority.

XVIII. IMPORTANT NOTE

1. Be careful of fraud. Make sure you are careful and not deceived by individuals on behalf of the Bank. All forms of fraud or other acts committed by other parties/third parties associated with Danamon Online Banking are outside the Bank's authority.

INFORMATION SERVICES

Company Website: www.danamon.co.id

24-hour Information/Customer Service: Hello Danamon 1-500-090

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