

**PRODUCT INFORMATION SUMMARY
PRIMADOLAR**

| SUMMARY | |
|---------------------|---|
| Product Explanation | Primadolar is a foreign currency savings product from PT Bank Danamon Indonesia, Tbk. (Bank Danamon) for individual customers or institutions/companies, with its currency options: USD, AUD, SGD, EUR, JPY, GBP and NZD. |
| Product Category | Savings |
| Period | No time period |
| Issuer | PT Bank Danamon Indonesia, Tbk |

Benefits

- **Reasonable Transaction Fees**
 - Flat remittance fees to any country:
 - a. Primadolar USD (USD8)
 - b. Other Primadolar foreign currencies, besides Primadolar USD (USD5 or equivalent)
 - Free to Deposit foreign currencies bank notes, with the exceptions:
 - a. *Bank notes* with the nominal of USD1, USD2, USD5, USD10, USD20; *bank notes* USD50 without big head image, or issued before 1996; USD100 issued before the L blue series.
 - b. Folded, shabby and/or stapler marked bank notes.
 - c. Bank notes with stamp/brand marks, signatures, strokes and/or ink marks.
 - Free commission fee for foreign currencies bank notes withdrawal, up to USD5,000/day/account (only valid for Primadolar USD)

- **Other Foreign Currencies Options**
 - Other foreign currencies are available for you to choose, such as: AUD, SGD, EUR, JPY, GBP and NZD.
 - Cash withdrawal and deposit are available for USD (AUD and SGD are only available in selected branches).
 - Cash withdrawal and deposit for EUR, JPY, GBP and NZD are not available.

- **Reasonable Remittance Fee and Quick Sending Time**

You can transfer foreign currencies worldwide from correspondent banks of Bank Danamon with remittance fees starting from USD5; for transfers using USD, the remittance fee starts from USD8. Your funds will swiftly arrive at any destination, worldwide.

- **Savings with Daily Interest**

Receive interest based on your daily balance, and continue to increase your savings safely.

- **Competitive Currency Exchange Rates**

Primadolar provides competitive currency exchange rates for your benefit.

- **Autotransfer Facility**
 - With one instruction upfront, Bank Danamon will automatically schedule routine fund transfers to other bank accounts in Bank Danamon, or in other banks.
 - Enjoy the Autodebit facility for routine payments such as PLN, PDAM, Telkom, post-paid cellphones, credit cards, installments, tuition fees, paid TVs, and internet services.
 - You can also buy pre-paid cellphone vouchers.

- **Debit Card/ATM for All Your Needs with Wide Network Access**

You will be given a Danamon Debit/ATM Card that can be used for cash withdrawal at Danamon ATM, ATM Bersama, Prima and ALTO network in Indonesia, DBS/POSB ATM in Singapore and MasterCard, Cirrus, Maestro ATM worldwide. The limit for cash withdrawal will be following currency exchange rates and is equivalent with the value in Rupiah as mentioned below:

- Cash withdrawal limit is Rp10.000.000/day
- Free cash withdrawal at:
 - a. All ATM Bersama, Prima and ALTO network if the balance before withdrawal is above or equal to Rp5.000.000 with a maximum of transactions are 100 times per month.
 - b. All DBS/POSB ATM network in Singapore and Cirrus/Maestro ATM worldwide if the balance before withdrawal is above or equal to Rp50.000.000.
- Free balance inquiry fees at all ATM Bersama, Prima and ALTO network if the balance before withdrawal is above or equal to Rp5.000.000 with maximum of transactions are 50 times per month.
- Besides cash withdrawals at ATM, this ATM card also can be used as a Debit Card for payments at all merchants with the MasterCard, Maestro, Cirrus, and Prima Debit. It is safe because it is verified by PIN authorization (maximum amount of Rp10.000.000/day) or signature (maximum amount of Rp5.000.000/day).

Features of Primadolar USD/SGD/AUD/JPY/EURO/GBP/NZD

| No | Features | Note |
|----|---|--|
| 1 | Initial deposit | USD100/ SGD200/ AUD200/ JPY10.000/ EUR100/ GBP100/ NZD100 |
| 2 | Retained deposit | USD5/ SGD10/ AUD10/ JPY500/ EUR5/ GBP5/ NZD5 |
| 3 | Minimum balance for free penalty fee | USD200/ SGD200/ AUD200/ JPY10.000/ EUR100/ GBP100/ NZD100 |
| 4 | Withdrawal and balance inquiry at ATM Bersama, Cirrus, MasterCard, Prima and ALTO | <ul style="list-style-type: none"> • Free withdrawal fee if the balance before withdrawal is \geq equivalent to Rp5.000.000 and for a maximum of transactions are 100 times per month • Free balance check if the balance before withdrawal is \geq equivalent to Rp5.000.000 and for a maximum of transactions are 50 times per month |
| 5 | Mediums of transaction report | - Statement - e-Statement - Passbook (only for USD) |
| 6 | Interest rate | |
| | USD | $< 50 \text{ k} = 0.15 \%$ $\geq 50 \text{ k} - < 100 \text{ k} = 0.25\%$ $\geq 100 \text{ k} - < 500 \text{ k} = 0.50 \%$ $\geq 500 \text{ k} = 0.65 \%$ |
| | SGD | $< 150 = 0.00\%$ $\geq 150 = 0.10\%$ |
| | AUD | $> 0 = 0.50\%$ |
| | JPY | $< 10,000 = 0.00\%$ $\geq 10,000 = 0.00\%$ |

| | | |
|---|--|--|
| | EUR | < 100 = 0.00% ≥ 100 = 0.00% |
| | GBP | < 100 = 0.00% ≥ 100 = 0.10% |
| | NZD | < 100 = 0.00% ≥ 100 = 0.10% |
| 7 | Remittance fee | USD8 (ccy USD) / USD5 or equivalent (others ccy) |
| 8 | Transfers with Pay in Full Amount instructions | - Remittance Fee + USD25 + certain amount If the amount charged by the correspondent bank is higher than USD25 - Remittance Fee + JPY (0,05%, min JPY5.000), EUR30 (max trf amount of EUR100.000) |

Risks

- Fluctuation of currency exchange rate
- Interest rate risk
- Penalty fee for balances below the minimum

Primadolar Fees USD/SGD/AUD/JPY/EURO/GBP/NZD

| No | Fees | Amount |
|----|--|---|
| 1 | Monthly administration fee | USD-Free/SGD1.5/AUD1.5/JPY100/EUR1/GBP1/NZD1 |
| 2 | Monthly admin fee for Debit/ATM card | Free |
| 3 | Replacement fee for Debit/ATM card | |
| | • Card stuck at the ATM | Free + Rp6.000 (stamp fee) |
| | • Lost card | Rp25.000 + Rp6.000 (stamp fee) |
| | • Damaged card or invalid PIN | Rp25.000 |
| 4 | Penalty fee for balances below the minimum | USD2/ SGD4/ AUD4/ JPY200/ EUR2/ GBP2/ NZD2 |
| 5 | Account closing fee | USD5/ SGD10/ AUD10/ JPY500/ EUR10/ GBP10/ NZD10 |
| 6 | Paper Statement Fee (Effective per 7 th of October 2015) | Primadolar USD : USD 0.8 Primadolar SGD : SGD 1 Primadolar AUD : AUD 1 Primadolar JPY : JPY 85 Primadolar EUR : EUR 0.7 Primadolar GBP : GBP 0.6 Primadolar NZD : NZD 1 |

Note: All charging fees will be automatically deducted from the Customer's account at the time of transaction/monthly depending on the mechanism of each product/service.

Simulation

| Monthly Interest Calculation | Amount |
|--|----------|
| Primadolar USD Account Balance: - On the date of 1 st -11 th = USD100 - On the date of 12 th -29 th = USD51,000 - On the date of 30 th = USD55,000 Interest (Gross) : $\frac{(11 \times \text{USD}100 \times 0.15\%) + (18 \times \text{USD}51.000 \times 0.25\%) + (1 \times \text{USD}55.000 \times 0.25\%)}{365}$ | USD6.669 |
| Tax 20% : USD6.67 x 20% | USD1.334 |
| Interest (Net) : USD6.669 – USD1.334 | USD5.335 |

| Average Balance Calculation | Amount |
|--|---|
| Primadolar USD Account average balance in a month: - Balance <u>Above</u> Minimum - Balance <u>Below</u> Minimum Penalty fee of average balance < USD200 | USD215 (≥ USD200 : no penalty charge) USD155 (< USD200 : charged with penalty) USD2 |

Requirements and procedures

- Customers must complete and sign the Customer Data and Account Opening Form.
- Customers is required to submit the supporting documents, such as:
 1. Copy of valid identity card (KTP/ SIM/ Paspor)
 2. Copy of tax identification number (NPWP)
 3. Other documents
- For Complaints/Questions : Customers may call the nearest Bank Danamon branch office.

**TERMS AND CONDITIONS
PRIMADOLAR**

1. **Primadolar** is a foreign currency savings product from PT Bank Danamon Indonesia, Tbk. (**Bank Danamon**)
2. **Primadolar** is a product for individual customers or institutions/companies.
3. The foreign currency options available are: USD, AUD, SGD, EUR, JPY, GBP and NZD.
4. Cash deposit and withdrawal can be done in IDR or in foreign currencies specified by Bank Danamon. Fees can be charged for foreign currencies exchange or commission in deposit and withdrawal transactions, based on regulations provided by Bank Danamon.
5. Customers can deposit cash, withdraw cash, overbook, transfer funds, pay bills, buy pre-paid cellphone vouchers, balance inquiries and conduct other kinds of transactions including transactions through D-Mobile, Danamon Online Banking, ATM, SMS Banking, teller and Hello Danamon.
6. Customers will be paid interest for the funds they deposit in Primadolar. The calculation of the interest paid is based on the daily account balance, with the interest rate depending on the foreign currency chosen and being subject to change.
7. If the account balance is below the minimum amount specified, penalty fee will be applied
8. Interest rate and foreign currencies exchange rate are subject to change.
9. **Customers who wish to open a Primadolar account must complete and sign the Customer Data Form, Account Opening Form, and submit the required documents (ID card copy, tax identification number, and other documents).** The Customer will receive a Danamon Debit/ATM Card. The ownership of that Danamon Debit/ATM Card follows the terms that apply at Bank Danamon.
10. Danamon Debit/ATM Card is supported with online and real time service in all Danamon ATM, ATM Bersama, MasterCard, Prima, ALTO, Cirrus network in Indonesia. There will be transaction fees for conducting transactions in ATM Bersama, Prima, ALTO and Cirrus, based on regulations from Bank Danamon.
11. This Terms and Conditions is an inseparable part of "Syarat dan Ketentuan Umum Rekening dan Layanan Perbankan PT Bank Danamon Indonesia, Tbk."
12. Bank Danamon will announce every change of benefits, fees, risks to the Customer through the communication channels that are available in the Bank. In condition that the Customer disagrees with those changes, the Customer can submit a statement of objection to Bank Danamon at the latest of 30 (thirty) working days since the announcement was made by the Bank through the communication channels. If the Customer wishes to end/close the product and/or the services chosen, the Customer is required to settle all of his/her current liabilities first. Bank Danamon will assume that the Customer agrees with the changes made if until 30 days, no statement of objection is made.
13. This terms and conditions has been adjusted to be aligned with the law, including regulations from Otoritas Jasa Keuangan/Regulator.

24 hours Service/Complaints

Hello Danamon 1-500-090