

BANK PRODUCT INFORMATION

Name of Product	: WORKING CAPITAL LOANS
Type of Product	: Loans : <ol style="list-style-type: none"> 1. Bilateral Loan 2. Multilateral Loan (Multi Lenders / Syndicated Loan)
Benefits and Additional Information	: Benefits : <ol style="list-style-type: none"> 1. To financing working capital such as cash flow, receivables, and/or inventory. 2. Short-term loan and can be extended if needed. Additional Information : None
Risk	: <ol style="list-style-type: none"> 1. Fluctuated interest rate following market condition. 2. Exchange rate's risk for any foreign currency payment
Requirements and Procedure	: Requirements : <ol style="list-style-type: none"> 1. Article of Association and its amendments 2. ID/Driving License/Passport/Limited Stay Permits Card (KITAS) for expatriates of the authorized representative of the company 3. Deed of the company establishment 4. Company's registered number/code 5. Tax registered number 6. Company's business licenses 7. Approval from the Coordination Board on Capital Investment if necessary 8. Approval from the Ministry of Justice 9. The latest audited financial statement. 10. Approval from the Ministry of Environment (AMDAL) if necessary 11. Not listed in Bank Indonesia's black list. Procedure : <ol style="list-style-type: none"> 1. Customer must open/have account in Bank Mizuho Indonesia. 2. To submit promissory note signed by the authorized representative of the company.
Charges	: Refer to Bank Standard Tariff.
Calculation of Interest	: $\frac{\text{Principal} \times \text{Interest rate (\%)} \times \text{Days}}{360}$
Effective Term of Product	: Facility period refers to agreement and can be extended as needed.
Issuer / Originator	: Bank Mizuho Indonesia

"Bank Mizuho Indonesia is registered and supervised by the Financial Services Authority (OJK)"