

BANK PRODUCT INFORMATION

Name of Product	: INVESTMENT 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. Facilitate a capital expenditure as to produce products or services. 2. Long term investment with relative big amount 3. Payment structure can be done partially. <p>Additional Information :</p> <ol style="list-style-type: none"> 1. Decrease facility following installment payment
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 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 needed 8. Approval from the Ministry of Justice 9. The latest audited financial statement. 10. Approval from the Ministry of Environment (AMDAL) if any. 11. To provide allocation project cost data. 12. Not listed in Bank Indonesia's black list. <p>Procedure :</p> <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	: Period of facility will follow to agreement.
Issuer / Originator	: Bank Mizuho Indonesia

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