

## BANK PRODUCT INFORMATION

Name of Product	:	<b>TRUST RECEIPTS (TR)</b>
Type of Product	:	Import
Benefits and Additional Information	:	<b>Benefit :</b> <ol style="list-style-type: none"><li>1. Helping customer to finance their import.</li><li>2. Do not need to effect payment immediately when documents are presented under documentary credit.</li><li>3. Principal and interest payable on maturity.</li><li>4. Financing 100% of invoice value.</li></ol> <b>Additional Information :</b> <ol style="list-style-type: none"><li>1. The interest of Trust Receipt shall be charged on maturity date</li><li>2. Additional interest if customer cannot settle on time.</li></ol>
Risk	:	<ol style="list-style-type: none"><li>1. Wrong booking entry (Interest or due date) of Trust Receipt Loan.</li><li>2. Insufficient funds on due date.</li><li>3. Exceed limit (Credit Line).</li></ol>
Requirements and Procedure	:	<b>Requirements :</b> <p>Customer should have an account and credit facility in BMI.</p> <b>Procedure :</b> <ol style="list-style-type: none"><li>1. Customer submit the Trust Receipt application along with Promissory Notes which is sign by authorize person.</li><li>2. The amount on Trust Receipt must be same with the amount on invoice.</li><li>3. The loan amount of Trust Receipt cannot be more than the actual invoice amount.</li></ol>
Charges	:	None
Calculation of Interest	:	Market Price
Effective term of Product	:	Subject to credit application.
Issuer/originator	:	Bank Mizuho Indonesia