

BANK PRODUCT INFORMATION

Name of Product	: FOREIGN EXCHANGE (SPOT/FORWARD/SWAP)
Type of Product	: Derivatives
Benefits and Additional Information	: Benefits : <ol style="list-style-type: none"> 1. Contract of foreign exchange between Bank and customer 2. Available to convert certain currency to another currency with fixed exchange rate, fixed date/term in the future agreed by between Bank and customer 3. Available to hedge forex exchange fluctuation risk 4. Available to raise funds in certain currency by utilizing other currencies (foreign exchange swap transaction) 5. Available currency : IDR/USD/JPY/EUR/SGD and others Additional Information : <ol style="list-style-type: none"> 1. Available to fix price for foreign exchange transaction (Merit) 2. Customer may lose opportunity to enjoy better foreign exchange price or other conditions once customer agrees with this contract, since it is not cancelable (Demerit)
Risks	: <ol style="list-style-type: none"> 1. Market/Interest Rate/Currency Movement Risk 2. Counterparty/Settlement Risk
Requirements and Procedure	: Requirements : Preliminary credit examination is required by Bank During and after the examination, necessary documents are required for corporate customer in a form of Perseroan Terbatas (PT) or others: <ol style="list-style-type: none"> 1. Article of Association and its amendment 2. Copy of Authorized Person's ID / Passport / Kitas 3. Deed of company establishment 4. Company Registration (TDP) 5. Tax register (NPWP) 6. Business License (SIUP) 7. License from Foreign Investment Coordination Office. 8. Already being legalized by Ministry of Justice 9. Not listed in Bank Indonesia Blacklist 10. Agreements related to foreign exchange transaction Procedure : <ol style="list-style-type: none"> 1. Bank will quote price and other conditions, after customer requests foreign exchange transaction with details such as 1) buy or sell, 2) currency pair 3) notional amount, 3) date of exchange. 2. Bank will issue confirmation of foreign exchange transaction after the transaction is concluded (if it is a forward / swap transaction). 3. Customer requires to execute foreign exchange transaction with agreed conditions on exchange date. 4. Customer cannot postpone the transaction without exception.
Charges	: Refer to Bank's counter rate
Calculation of Interest	: Not Applicable
Effective Term of Product	: Maximum One Year (subject to market availability)
Issuer / Originator	: Bank Mizuho Indonesia

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