

BANK PRODUCT INFORMATION

Name of Product	:	POOLING
Type of Product	:	Cash Management
Benefits and Additional Information	:	Benefits: Helping customers to manage balances in group companies by consolidating, distributing and transferring them as designated automatically. Additional Information: Type of services provided: <ul style="list-style-type: none">• Actual Pooling
Requirements and Procedure	:	Requirements: The Customers (a Group of customers) have to maintain their account with us. Procedure: The Customer submits the Agreement and other required documents to the bank to be registered as the customer for the use of the product. For the details, please contact the Officer in charge.
Charges	:	Initial Fee: Intra-Branch scheme: IDR. 8,000,000.- per contract. Monthly Fee: Intra-Branch scheme: IDR. 2,400,000.- per contract. Transfer Fee: Intra-Branch scheme: IDR32,000.- per contract.
Calculation of Interest	:	Not Applicable.
Effective Term of Product	:	Not Applicable.
Issuer / Originator	:	Not Applicable.