

## BANK PRODUCT INFORMATION

Name of Product	: <b>OVERDRAFT FACILITY (OD)</b>
Type of Product	: Revolving Bilateral Loan
Benefits and Additional Information	: <b>Benefits:</b> <ol style="list-style-type: none"><li>1. To finance working capital requirement on short term basis.</li><li>2. High flexibility for its draw-down and repayment through the borrower's account operations.</li><li>3. Interest is calculated on the daily basis as long as there is an outstanding amount at the close of business.</li></ol> <b>Additional Information:</b> <p>None</p>
Risk	: <ol style="list-style-type: none"><li>1. Interest rate risks following fluctuation in market condition.</li><li>2. Exchange rate risks for any foreign currency payment</li></ol>
Requirements and Procedures	: <b>Requirements:</b> <p>Preliminary credit analysis is conducted by Bank.</p> <p>During and after the analysis, the following documents are to be provided:</p> <ol style="list-style-type: none"><li>1. Articles of Association (AOA) and its amendments with the relevant approval from Ministry of Law and Human Rights,</li><li>2. Copy of Authorized Person's ID / Passport / KITAS,</li><li>3. Corporate Resolution (if needed),</li><li>4. Power of Attorney (if any),</li><li>5. Company Registration (TDP),</li><li>6. Tax registration number (NPWP),</li><li>7. Business License (SIUP), or</li><li>8. Business License from Foreign Investment Coordination Office,</li><li>9. Not blacklisted by Bank Indonesia,</li><li>10. Financial report for the last 3 years,</li><li>11. Financial projection for the next 1 or 2 years.</li></ol> <b>Procedures:</b> <ol style="list-style-type: none"><li>1. Customer must have an account in PT. Bank Mizuho Indonesia.</li><li>2. Customer may make a draw-down by submitting application for remittance, overbooking, cheque and/or giro without prior written notice.</li><li>3. Interest on each draw-down is calculated daily, based on the outstanding amount and charged on the account at the end of each month.</li><li>4. Each draw-down is subject to evaluation by referring to the Bank's policies as well as prevailing regulations.</li></ol>

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

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 credit agreement, and can be extended upon Bank's approval.
Issuer / Originator of product	:	Bank Mizuho Indonesia

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