

BANK PRODUCT INFORMATION

Name of Product	: INTEREST RATE SWAP (IRS)
Type of Product	: Derivatives
Benefits and Additional Information	: Benefits: <ol style="list-style-type: none"> 1. To protect interest rate exposure from adverse, unexpected interest rate movement 2. Fixed interest rate make cash flow planning easier. 3. Available currency: IDR/USD/JPY/EUR/SGD and others. <p>Additional Information: If short term rate are declining, Company will have to pay higher interest rate.</p>
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 11. IRS Limit 12. ISDA Agreements 13. Risk Acknowledgement and Confirmation of Derivative Transaction <p>Procedures:</p> <ol style="list-style-type: none"> 1. Bank will quote price and other conditions, after customer requests interest rate swap transaction with details such as 1) floating/fixed rate, 2) currency 3) notional amount, 4) date of exchange. 5) interest payment period 2. Bank will issue confirmation of interest rate swap after the transaction is concluded. 3. Customer cannot cancel the transaction without exception.

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

Charges	:	Not applicable
Calculation of Interest	:	$\frac{\text{Principal} \times \text{Interest Rate (\%)} \times \text{days}}{360}$
Effective Term of Product	:	subject to market availability
Issuer / Originator	:	Bank Mizuho Indonesia

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