

BANK PRODUCT INFORMATION

Name of Product	: ACCOUNT PAYABLE FINANCING (AF) (Credit facility for working capital purposes specifically for payments to supplier)
Type of Product	: Loan on Notes
Benefits and Additional Information	: Benefits : 1. Enable customer (buyer) to extend their credit terms to supplier. 2. Enable customer to increase cash flow liquidity Additional Information : 1. This product will be treated for no rollover and no pre-payment 2. Proceed from the drawdown will be remitted directly to Supplier by bank
Risk	: Buyer must settle the payment to the bank at the maturity even though buyer unsatisfied with the goods (receiving bad quality product)
Requirements and Procedure	: Requirements : 1. Copy of invoice 2. Promissory note 3. Notice of drawdown Procedure : 1. Customer submits documents to the bank, such as copies of invoices, Promissory Note and Notice of drawdown 2. Bank Processes, examining all the required documents, determining the quote price 3. At maturity date, the buyer shall make payment to the bank.
Charges	: N/A
Calculation of Interest	: $\frac{\text{Principal} \times \text{Interest rate (\%)} \times \text{Days}}{360}$
Effective Term of Product	: Facility period refers to agreement, facility can be extended
Issuer / Originator	: Bank Mizuho Indonesia

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