

## BANK PRODUCT INFORMATION

- Name of Product : **SUPPLIER FINANCING (SF)**  
(Financing to supplier by purchasing receivables)
- Type of Product : **1. Supplier Financing with Bills of Exchange (B/E)**  
**2. Supplier Financing with Open Account**
- 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 partial 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. Supplier Financing with Bills of Exchange (B/E)  
(1) Summary of invoice  
(2) Bills of exchange  
2. Supplier Financing with Open Account  
(1) Summary of invoice  
(2) Notice of assignment  
(3) Confirmation letter  
(4) Cessie of receivable  
**Procedure :**  
1. Customer submits documents :  
(1) SF with B/E : B/E and summary of invoices  
(2) SF with Open Account : summary of invoices, notice of assignment, confirmation letter and cessie of receivable  
2. Bank Processes, examining all the required documents, determining the quote price.  
3. At maturity date, the buyer shall make payment to the bank

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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

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