

## BANK PRODUCT INFORMATION

Name of Product	: <b>SUPPLY CHAIN FINANCE (SCF)</b>
Type of Product	: Account Payable Financing
Benefits and Additional Information	: <p><b>Benefits:</b></p> <ol style="list-style-type: none"> <li>1. Allow Supplier to have immediate funds by obtaining financing at customer ("Buyer")'s credit by selling account receivables to PT. Bank Mizuho Indonesia ("Bank/BMI") through the Platform.</li> <li>2. Assist Buyer to improve trade conditions such as extend payment terms between Buyer and its Supplier(s).</li> </ol> <p><b>Additional Information:</b></p> <ol style="list-style-type: none"> <li>1. Buyer agrees that by uploading invoice data to the Platform, it has a legal, valid and binding obligation to pay the invoice on the maturity date.</li> <li>2. Matured invoice(s) will be settled on the maturity date, and no pre-payment is allowed.</li> </ol>
Risk	: Buyer must settle the payment to the Bank on the maturity date on any condition (e.g. receiving damaged/defect product)
Requirements and Procedure	: <p><b>Requirements:</b> Buyer should be BMI customer. Credit analysis on Buyer's profile is conducted by Bank. Documents to be provided by Buyer:</p> <ol style="list-style-type: none"> <li>1. SCF Agreement</li> <li>2. Corporate Approval (if any)</li> <li>3. Buyer Set Up Form for SCF Program</li> <li>4. Acknowledgment to Receivables Assignment (monthly basis)</li> </ol> <p>Documents to be provided by Supplier:</p> <ol style="list-style-type: none"> <li>1. Supplier Agreement</li> <li>2. Corporate Approval (if any)</li> <li>3. Supplier Set Up Form for SCF Program</li> <li>4. Corporate documents for KYC review purpose</li> <li>5. Cessie of Receivables (monthly basis)</li> </ol> <p><b>Procedures:</b></p> <ol style="list-style-type: none"> <li>1. Buyer will create or upload and approve the invoice on the Platform.</li> <li>2. Supplier confirms the receivables through the Platform, to enable to apply for discount before the maturity date.</li> <li>3. The request of discount from the Supplier shall be made 1 (one) day before the fund transfer date and within BMI office hours.</li> <li>4. On invoice maturity date,           <ul style="list-style-type: none"> <li>- with discount applied: The Bank will debit the invoice amount from Buyer's account for settlement;</li> <li>- without discount applied: The Bank will debit the invoice amount from Buyer's account and remit the fund to the Suppliers' account.</li> </ul> </li> </ol>

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Charges	:	Refer to the Bank's Standard Tariff for remittance.
Calculation of Interest discounting	:	$\frac{\text{Principal} \times \text{Interest rate (\%)} \times \text{Days}}{360}$
Effective Term of Product	:	Facility period refers to Agreement, and can be extended as needed.
Issuer / Originator	:	PT. Bank Mizuho Indonesia

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