

BANK PRODUCT INFORMATION

Name of Product	:	TRUST RECEIPTS (TR)
Type of Product	:	Import
Description	:	Trust Receipt is a loan for imported goods, which help the importer, pays for the goods at the time of receipt. The importer is able to use the goods as raw material for production or distribute the goods before repaying the loan or in other word Trust receipt is financing for import sight, which is granted against the pledge of goods.
Benefits and Additional Information	:	<ol style="list-style-type: none"> 1. Helping customer to finance their import. 2. Do not need to effect payment immediately when documents are presented under documentary credit. 3. Principal and interest payable on maturity. 4. Financing 100% of invoice value. <p>Additional Information :</p> <ul style="list-style-type: none"> • The interest of Trust Receipt shall be charged on maturity date • Additional interest if customer cannot settle on time.
Risk	:	<ul style="list-style-type: none"> • Wrong booking entry (Interest or due date) of Trust Receipt Loan. • Insufficient funds on due date. • Exceed limit (Credit Line).
Requirements and Procedure	:	<p>Requirements : Customer should have an account and credit facility in BMI.</p> <p>Procedure :</p> <ul style="list-style-type: none"> • Customer submit the Trust Receipt application along with Promissory Notes which is sign by authorize person. • The amount on Trust Receipt must be same with the amount on invoice. • The loan amount of Trust Receipt cannot be more than the actual invoice amount.
Charges	:	Not Applicable
Calculation of Interest	:	$\frac{\text{Invoice amount} \times \text{Interest rate} \times \text{Number of days}}{360}$
Effective Period of Product	:	Subject to Credit Application
Issuer/Originator	:	Bank Mizuho Indonesia

INFORMASI PRODUK BANK

Nama Produk	:	TRUST RECEIPT (TR)
Jenis Produk	:	Impor
Penjelasan	:	Trust Receipt adalah jenis hutang untuk transaksi impor sight, yang akan membantu importir membayar pada saat dokumen dan barang tiba.
Manfaat dan Informasi tambahan	:	<ol style="list-style-type: none"> 1. Membantu nasabah untuk pembiayaan impor. 2. Tidak menimbulkan kewajiban pembayaran secara seketika disaat dokumen diserahkan. 3. Pembayaran pokok dan Bunga pada saat jatuh tempo. 4. Pembiayaan 100% dari nilai invoice. <p>Informasi tambahan :</p> <ul style="list-style-type: none"> • Bunga Trust Receipt akan dibebankan pada saat jatuh tempo • Nasabah akan dikenakan bunga keterlambatan apabila Trust Receipt tidak dibayar pada saat jatuh tempo.
Risiko	:	<ul style="list-style-type: none"> • Kesalahan dalam pencatatan (bunga atau jatuh tempo) Trust Receipt. • Ketidalcukupan dana pada saat jatuh tempo. • Melewati limit
Persyaratan dan Tata cara	:	<p>Persyaratan : Harus memiliki rekening dan fasilitas kredit di BMI.</p> <p>Tata cara :</p> <ul style="list-style-type: none"> • Nasabah menyerahkan Surat Sanggup (Promissory Note) dan Trust Receipt yang ditanda-tangani oleh pejabat yang berwenang. • Jumlah Trust Receipt harus sama dengan jumlah pada invoice. • Jumlah pinjaman Trust Receipt tidak boleh melebihi jumlah pada invoice.
Biaya-biaya	:	Tidak berlaku
Perhitungan bunga	:	$\frac{\text{Nilai Invoice} \times \text{Interest rate (bunga)} \times \text{Jumlah hari}}{360}$
Jangka waktu berlakunya Produk	:	Tergantung jangka waktu kredit aplikasi
Penerbit	:	Bank Mizuho Indonesia