

BANK PRODUCT INFORMATION

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| Name of Product | : | NEGOTIATION OF EXPORT BILLS |
| Type of Product | : | Export |
| Description | : | BMI can negotiate certain export documentation on behalf of you, thus making it easier and faster for you to realize the proceeds of the documentation. Once the documentation has been received, it is forwarded to the importer's bank, from where the funds will be collected at a later date. |
| Benefits and Additional Information | : | <ul style="list-style-type: none"> • This service helps you who wish to receive immediate value for goods shipped under a Letter of Credit or Collection. • You also get to avoid the delays associated with cross-border presentation, mitigates cross-border and foreign bank risks. <p>Additional Information: Cut-Off Time : 12:00PM (Monday to Friday)</p> |
| Risk | : | <ul style="list-style-type: none"> • If there is any discrepancy on the documents, it may cause the delay or unsettled of the payment • The draft negotiated/paid by the Bank with recourse; should they become unpaid, the customer (beneficiary) is obliged to refund the amount involved including interest and charges incurred. • Other Risk; such as market risk (fluctuation of rate, interest, or forex) and credit risk (unpaid or unsettled of payment) |
| Requirements and Procedure | : | <p>Requirements: Customer should maintain account and have an export credit facility.</p> <p>Procedure: Customer should submit the application for processing of export bill(s) to BMI</p> |
| Charges | : | Refer to Bank Standard Tariff |
| Calculation of Interest | : | Not applicable |
| Effective Period of Product | : | Not Applicable |
| Issuer/Originator | : | Bank Mizuho Indonesia |

INFORMASI PRODUK BANK

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| Nama Produk | : | NEGOSIASI EKSPOR |
| Jenis Produk | : | Ekspor |
| Penjelasan | : | BMI menegosiasi dokumen export Nasabah, untuk mempermudah dan mempercepat dalam realisasi pembayaran dokumen export. Selanjutnya dokumen akan dikirim dan ditagihkan ke Bank nya importir |
| Manfaat dan Informasi tambahan | : | <ul style="list-style-type: none"> • Membantu nasabah dalam pembiayaan ekspor dengan cara bank mengambil alih pembayaran sebelum Bank Pembuka melakukan pembayaran. • Nasabah juga dapat terhindar dari resiko keterlambatan dikarenakan presentasi antar kawasan. <p>Informasi tambahan : Batas waktu pelayanan : 12:00 (Senin sampai Jumat)</p> |
| Risiko | : | <ul style="list-style-type: none"> • Jika terdapat perbedaan dokumen, maka dapat menimbulkan keterlambatan atau tidak terlaksananya pembayaran. • Wesel dinegosiasi/dibayarkan oleh Bank dengan recourse; Bila tidak ada pembayaran, Nasabah (Beneficiary) berkewajiban mengembalikan dana ditambah interest dan biaya yang timbul. • Risiko lainnya seperti Risiko Pasar (Fluktuasi suku bunga, atau FOREX) dan Risiko Kredit (tidak terlaksananya pembayaran). |
| Persyaratan dan Tata cara | : | <p>Persyaratan: Nasabah harus memiliki account dan fasilitas kredit ekspor untuk transaksi ekspor</p> <p>Tata cara: Nasabah menyerahkan aplikasi beserta dokumen ekspor ke BMI</p> |
| Biaya-biaya | : | Sesuai dengan standar tarif yang berlaku. |
| Perhitungan bunga | : | Tidak berlaku |
| Jangka waktu berlakunya Produk | : | Tidak berlaku |
| Penerbit | : | Bank Mizuho Indonesia |