

## BANK PRODUCT INFORMATION

Name of Product	:	<b>OVERDRAFT FACILITY (OD)</b>
Type of Product	:	Loan
Benefits and Additional Information	:	<p><b>Benefits:</b></p> <ul style="list-style-type: none"> <li>• To finance working capital requirement on short term basis.</li> <li>• High flexibility for its draw-down and repayment through the borrower's account operations.</li> <li>• Interest is calculated on the daily basis as long as there is an outstanding amount at the close of business.</li> </ul>
Risk	:	<ul style="list-style-type: none"> <li>• Interest rate risks following fluctuation in market condition.</li> <li>• Exchange rate risks for any foreign currency payment</li> </ul>
Requirements and Procedure	:	<p><b>Requirements:</b></p> <ul style="list-style-type: none"> <li>• Preliminary credit analysis is conducted by Bank.</li> <li>• During and after the analysis, the following documents are to be provided:                             <ol style="list-style-type: none"> <li>1. Deed of company establishment.</li> <li>2. Article of Association and its amendment.</li> <li>3. Approval from the Ministry of Law and Human Rights of the Republic Indonesia</li> <li>4. Copy of Authorized Person's ID /Driving License/Passport/Limited Stay Permits Card (KITAS) for expatriates of the authorized representative of the company.</li> <li>5. Business Identification Number</li> <li>6. Tax Identification Number (NPWP)</li> <li>7. Company's business license (Commercial Business license (SIUP), Approval from the Coordination Board on Capital Investment or any other Business license issue by the authority) if needed</li> <li>8. Domicile Letter if needed,</li> <li>9. Not blacklisted by Bank Indonesia,</li> <li>10. Financial report for the last 3 years,</li> <li>11. Financial projection for the next 1 or 2 years.</li> </ol> </li> </ul>

	<p><b>Procedures:</b></p> <ol style="list-style-type: none"> <li>1. Customer must have an account in PT. Bank Mizuho Indonesia.</li> <li>2. Customer may make a draw-down by submitting application for remittance, overbooking, cheque and/or giro without prior written notice.</li> <li>3. Interest on each draw-down is calculated daily, based on the outstanding amount and charged on the account at the end of each month.</li> <li>4. Each draw-down is subject to evaluation by referring to the Bank's policies as well as prevailing regulations.</li> </ol>								
Charges	: Not Applicable								
Calculation of Interest	: $\frac{\text{Outstanding amount} \times \text{Interest Rate (\%)} \times \text{Days}}{360}$								
Simulation *	<table border="1"> <tr> <td>Outstanding amount</td> <td>IDR 2,000,000.-</td> </tr> <tr> <td>Interest Rate</td> <td>4 %</td> </tr> <tr> <td>Tenor</td> <td>1 days</td> </tr> <tr> <td>Interest paid by customer</td> <td><math>(\text{IDR } 2,000,000 \times 4 \% \times 1 \text{ days}) / 360 \text{ days}</math> = IDR 222,-</td> </tr> </table>	Outstanding amount	IDR 2,000,000.-	Interest Rate	4 %	Tenor	1 days	Interest paid by customer	$(\text{IDR } 2,000,000 \times 4 \% \times 1 \text{ days}) / 360 \text{ days}$ = IDR 222,-
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Effective Period of Product	: Facility period refers to credit agreement, and can be extended upon bank's approval								
Issuer/Originator	: Bank Mizuho Indonesia								

*\* This simulation is only for illustration purpose*

## INFORMASI PRODUK BANK

Nama Produk	:	<b>FASILITAS CERUKAN (OD)</b>
Jenis Produk	:	Pinjaman
Manfaat dan Informasi tambahan	:	<p><b>Manfaat:</b></p> <ul style="list-style-type: none"> <li>• Untuk pembiayaan modal kerja berjangka pendek.</li> <li>• Pencairan dan pembayaran kembali yang sangat fleksibel melalui rekening nasabah.</li> <li>• Bunga pinjaman dihitung secara harian sepanjang mencukupinya saldo rekening pada akhir hari kerja.</li> </ul>
Risiko	:	<ul style="list-style-type: none"> <li>• Adanya risiko suku bunga yang berfluktuasi mengikuti kondisi pasar.</li> <li>• Adanya risiko nilai tukar sebagai akibat pembayaran dalam mata uang valas.</li> </ul>
Persyaratan dan Tata Cara	:	<p><b>Persyaratan:</b></p> <ul style="list-style-type: none"> <li>• Analisa kredit akan dilakukan oleh bank.</li> <li>• Selama dan setelah analisa kredit, nasabah menyediakan dokumen sbb:             <ol style="list-style-type: none"> <li>1. Anggaran Dasar Perusahaan beserta perubahannya</li> <li>2. Pengesahan dari Kementrian Hukum &amp; Hak Asasi Manusia.</li> <li>3. Fotokopi KTP/Paspor/Kitas pihak berwenang</li> <li>4. Persetujuan Perusahaan</li> <li>5. Surat Kuasa (jika ada),</li> <li>6. NIB (Nomor Induk Berusaha)</li> <li>7. Nomor Pokok Wajib Pajak (NPWP)</li> <li>8. Surat Izin Usaha (seperti: SIUP, Izin Awal/Tetap (IUT) yang dikeluarkan oleh BKPM atau izin lain yang dikeluarkan oleh otoritas terkait) jika diperlukan</li> <li>9. Tidak termasuk dalam Daftar Hitam Bank Indonesia.</li> <li>10. Laporan Keuangan 3 tahun terakhir.</li> <li>11. Proyeksi Keuangan 1 atau 2 tahun kedepan.</li> </ol> </li> </ul> <p><b>Tata Cara:</b></p> <ol style="list-style-type: none"> <li>1. Nasabah memiliki rekening di PT. Bank Mizuho Indonesia.</li> <li>2. Nasabah boleh mencairkan fasilitas melalui penyerahan aplikasi; transfer, pemindahbukuan melalui cek, bilyet giro atau sarana</li> </ol>

		lainnya yang disetujui oleh Bank tanpa pemberitahuan tertulis terlebih dahulu kepada bank.
		3. Bunga untuk tiap penarikan dana dihitung secara harian, berdasarkan saldo dan dibebankan ke rekening pada setiap akhir bulan.
		4. Tiap pencairan fasilitas akan dilakukan evaluasi dengan mengacu pada kebijakan bank dan peraturan-peraturan yang berlaku.
Biaya-biaya	:	Tidak berlaku
Perhitungan Bunga	:	$\frac{\text{Nominal beredar} \times \text{Suku Bunga (\%)} \times \text{Jumlah hari}}{360}$
Simulasi *	:	Nominal beredar
		IDR 2,000,000.-
	:	Suku Bunga
		4 %
	:	Jangka waktu
		1 hari
	:	Bunga dibayar oleh nasabah
		$\frac{(\text{IDR } 2,000,000 \times 4 \% \times 1 \text{ hari})}{360 \text{ hari}}$ = IDR 222,-
Jangka waktu berlakunya Produk	:	Sesuai perjanjian dan dapat diperpanjang sesuai kebutuhan atas persetujuan Bank
Penerbit	:	Bank Mizuho Indonesia

*\* Simulasi ini hanya untuk keperluan ilustrasi semata*