

BANK PRODUCT INFORMATION

Name of Product	:	OVERDRAFT FACILITY (OD)
Type of Product	:	Revolving Bilateral Loan
Benefits and Additional Information	:	<p>Benefits:</p> <ul style="list-style-type: none"> • To finance working capital requirement on short term basis. • High flexibility for its draw-down and repayment through the borrower's account operations. • Interest is calculated on the daily basis as long as there is an outstanding amount at the close of business.
Risk	:	<ul style="list-style-type: none"> • Interest rate risks following fluctuation in market condition. • Exchange rate risks for any foreign currency payment
Requirements and Procedure	:	<p>Requirements:</p> <ul style="list-style-type: none"> • Preliminary credit analysis is conducted by Bank. • During and after the analysis, the following documents are to be provided: <ol style="list-style-type: none"> 1. Articles of Association (AOA) and its amendments with the relevant approval from Ministry of Law and Human Rights, 2. Copy of Authorized Person's ID/Passport/Kitas, 3. Corporate Resolution (if needed), 4. Power of Attorney (if any), 5. Company Registration (TDP), 6. Tax registration number (NPWP), 7. Business License (SIUP), or 8. Business License from Foreign Investment Coordination Office, 9. Not blacklisted by Bank Indonesia, 10. Financial report for the last 3 years, 11. Financial projection for the next 1 or 2 years. <p>Procedures:</p> <ul style="list-style-type: none"> • Customer must have an account in PT. Bank Mizuho Indonesia.

		<ul style="list-style-type: none"> • Customer may make a draw-down by submitting application for remittance, overbooking, cheque and/or giro without prior written notice. • Interest on each draw-down is calculated daily, based on the outstanding amount and charged on the account at the end of each month. • Each draw-down is subject to evaluation by referring to the Bank's policies as well as prevailing regulations.
Charges	:	Not Applicable
Calculation of Interest	:	$\frac{\text{Principal amount} \times \text{Interest rate (\%)} \times \text{Days}}{360}$
Effective Period of Product	:	Facility period refers to credit agreement, and can be extended upon bank's approval
Issuer/Originator	:	Bank Mizuho Indonesia

INFORMASI PRODUK BANK

Nama Produk	:	FASILITAS CERUKAN (OD)
Jenis Produk	:	Pinjaman
Manfaat dan Informasi tambahan	:	<p>Manfaat:</p> <ul style="list-style-type: none"> • Untuk pembiayaan modal kerja berjangka pendek. • Pencairan dan pembayaran kembali yang sangat fleksibel melalui rekening nasabah. • Bunga pinjaman dihitung secara harian sepanjang mencukupinya saldo rekening pada akhir hari kerja.
Risiko	:	<ul style="list-style-type: none"> • Adanya risiko suku bunga yang berfluktuasi mengikuti kondisi pasar. • Adanya risiko nilai tukar sebagai akibat pembayaran dalam mata uang valas.
Persyaratan dan Tata Cara	:	<p>Persyaratan:</p> <ul style="list-style-type: none"> • Analisa kredit akan dilakukan oleh bank. • Selama dan setelah analisa kredit, nasabah menyediakan dokumen sbb: <ol style="list-style-type: none"> 1. Anggaran Dasar Perusahaan beserta perubahannya 2. Fotokopi KTP/Paspor/Kitas pihak berwenang 3. Persetujuan Perusahaan 4. Surat Kuasa (jika ada), 5. Tanda Daftar Perusahaan (TDP) 6. Nomor Pokok Wajib Pajak (NPWP) 7. Surat Ijin Usaha Perdagangan (SIUP), atau 8. Surat Ijin dari Badan Koordinasi Penanaman Modal (BKPM) 9. Tidak termasuk dalam Daftar Hitam Bank Indonesia. 10. Laporan Keuangan 3 tahun terakhir. 11. Proyeksi Keuangan 1 atau 2 tahun kedepan. <p>Tata Cara:</p> <ul style="list-style-type: none"> • Nasabah memiliki rekening di PT. Bank Mizuho Indonesia. • Nasabah boleh mencairkan fasilitas melalui penyerahan aplikasi; transfer, pemindahbukuan, penarikan cek atau bilyet giro tanpa pemberitahuan tertulis terlebih dahulu kepada bank. • Bunga untuk tiap penarikan dana dihitung secara harian, berdasarkan saldo dan dibebankan ke rekening pada setiap

		akhir bulan. <ul style="list-style-type: none"> • Tiap pencairan fasilitas akan dilakukan evaluasi dengan mengacu pada kebijakan bank dan peraturan-peraturan yang berlaku.
Biaya-biaya	:	Tidak berlaku
Perhitungan Bunga	:	$\frac{\text{Jumlah} \times \text{Suku Bunga (\%)} \times \text{Jumlah hari}}{360}$
Jangka waktu berlakunya Produk	:	Sesuai perjanjian dan dapat diperpanjang sesuai kebutuhan atas persetujuan Bank
Penerbit	:	Bank Mizuho Indonesia