

BANK PRODUCT INFORMATION

Name of Product	:	GROSS CURRENCY SWAP (CCS)
Type of Product	:	Derivatives
Benefits and Additional Information	:	<ul style="list-style-type: none"> • To swap original currency and interest rate exposure into another currency and interest rate. • Controlling risks that are able to hedge, in this case Forex Risk and Interest Rate Risk, in order to expand profit from main occupation (Hedging the Forex Risk and Interest Rate Risk) • Fix Constant Rate making budget planning easier • Available currency: IDR/USD/JPY/EUR/SGD and others <p>Additional Information:</p> <p>Customer may lose the opportunity to get better rate if the rate move backward.</p>
Risk	:	Market Risk, Risk in which occur from the price movement in the market (Both from movement in the Interest Rate and Currency Movement)
Requirements and Procedure	:	<p>Requirements:</p> <ul style="list-style-type: none"> • Preliminary credit examination is required by Bank. • During and after the examination, necessary documents are required for corporate customer in a form of Perseroan Terbatas (PT) or others: <ol style="list-style-type: none"> 1. Article of Association and its amendment 2. Copy of Authorized Person's ID/Passport/KITAS 3. Company Registration (TDP) 4. Tax register (NPWP) 5. Business License (SIUP) 6. License from Foreign Investment Coordination Office. 7. Already being legalized by Ministry of Justice 8. Not listed in Bank Indonesia Blacklist 9. Agreements related to foreign exchange transaction 10. Loan Facility (if funding from Bank Mizuho Indonesia) 11. CCS Limit 12. ISDA Agreements

		<p>13. Risk Acknowledgement and Confirmation of Derivative Transaction</p> <p>Procedures:</p> <ol style="list-style-type: none"> 1. Bank will quote price and other conditions, after customer requests CCS transaction with details such as 1) floating/ fixed rate, 2) currency pair 3) notional amount, 4) date of exchange. 2. Bank will issue confirmation of cross currency swap after the transaction is concluded. 3. Customer cannot cancel the transaction without exception 																
Charges	:	Not Applicable																
Calculation of Interest	:	$\frac{\text{Principal amount} \times \text{Interest Rate (\%)} \times \text{Days}}{360}$																
Simulation *	:	<ol style="list-style-type: none"> 1. Customer receive USD floating: <table border="1"> <tr> <td>Amount</td> <td>USD 1,000,000</td> </tr> <tr> <td>Interest Rate</td> <td>3 months RFR</td> </tr> <tr> <td>Tenor</td> <td>2 years, interest payment every 3 months</td> </tr> <tr> <td>Interest receive every 3 months</td> <td>$(\text{USD } 1,000,000 \times 3 \text{ months RFR} \times 90 \text{ days}) / 360 \text{ days}$</td> </tr> </table> 2. Customer pay IDR fixed <table border="1"> <tr> <td>Amount</td> <td>IDR 14,000,000,000 (USD IDR exchange rate: 14,000)</td> </tr> <tr> <td>Interest Rate</td> <td>4.5 %</td> </tr> <tr> <td>Tenor</td> <td>2 years, interest payment every 3 months</td> </tr> <tr> <td>Interest paid every 3 months</td> <td>$(\text{IDR } 14,000,000,000 \times 4.5 \% \times 90 \text{ days}) / 360 \text{ days}$</td> </tr> </table> 	Amount	USD 1,000,000	Interest Rate	3 months RFR	Tenor	2 years, interest payment every 3 months	Interest receive every 3 months	$(\text{USD } 1,000,000 \times 3 \text{ months RFR} \times 90 \text{ days}) / 360 \text{ days}$	Amount	IDR 14,000,000,000 (USD IDR exchange rate: 14,000)	Interest Rate	4.5 %	Tenor	2 years, interest payment every 3 months	Interest paid every 3 months	$(\text{IDR } 14,000,000,000 \times 4.5 \% \times 90 \text{ days}) / 360 \text{ days}$
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Effective Period of Product	:	Subject to market availability																
Issuer/Originator	:	Bank Mizuho Indonesia																

* This simulation is only for illustration purpose

"Bank Mizuho Indonesia is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan) and insured by Deposit Insurance Corporation (Lembaga Penjamin Simpanan)"

INFORMASI PRODUK BANK

Nama Produk	:	CROSS CURRENCY SWAP (CCS)
Jenis Produk	:	Derivatif
Manfaat dan Informasi tambahan	:	<ul style="list-style-type: none"> • Untuk melakukan swap mata uang original dan suku bunga kedalam mata uang dan suku bunga lainnya. • Mengontrol resiko yang dapat di hedge – dalam hal ini resiko forex dan resiko tingkat suku bunga – untuk meningkatkan keuntungan dari aktivitas utama. • Rate yang tetap membuat perencanaan anggaran keuangan lebih mudah • Mata uang yang tersedia: IDR/USD/JPY/EUR/SGD dan lain-lain <p>Informasi tambahan :</p> <p>Nasabah dapat kehilangan kesempatan untuk mendapatkan rate yang lebih baik apabila terjadi pergerakan rate kearah yang berlawanan</p>
Risiko	:	Risiko Pasar, resiko yang terjadi dari perubahan harga di pasar (baik dari perubahan pada suku bunga dan perubahan mata uang)
Persyaratan dan Tata Cara	:	<p>Persyaratan :</p> <ul style="list-style-type: none"> • Bank akan melakukan pemeriksaan awal terhadap fasilitas kredit nasabah. • Untuk nasabah korporasi (Perseroan Terbatas), dokumen-dokumen lain yang diperlukan sebelum dan sesudah pemeriksaan, adalah: <ol style="list-style-type: none"> 1. Akte Pendirian Perusahaan beserta perubahan-perubahannya. 2. Copy Valid ID Pejabat yang berwenang / copy passport dan KITAS 3. Tanda Daftar Perusahaan (TDP) 4. Nomor Peserta Wajib Pajak (NPWP) 5. Surat Izin Usaha 6. Surat Persetujuan Badan Koordinasi Penanaman Modal 7. Surat Persetujuan dari Departemen Kehakiman dan HAM 8. Tidak termasuk dalam daftar “Black List” oleh Bank Indonesia 9. Menandatangani perjanjian Forex 10. Harus memiliki Fasilitas Pinjaman dengan BMI (bila peminjaman dilakukan dari BMI) 11. Harus memiliki Line CCS 12. Menandatangani perjanjian ISDA 13. Menandatangani Risk Acknowledgement and Confirmation of Derivative Transaction

	<p>Tata Cara :</p> <ol style="list-style-type: none"> 1. Bank akan memberi indikasi setelah menerima detail transaksi seperti: 1) fixed/floating rate, 2) jenis mata uang, 3) jumlah nominal, 4) tanggal pertukaran 2. Bank akan mengeluarkan konfirmasi dari transaksi CCS yang telah dilakukan 3. Nasabah tidak dapat membatalkan transaksi (tanpa terkecuali) 																
Biaya-Biaya	: Tidak berlaku																
Perhitungan bunga	: $\frac{\text{Nominal} \times \text{Suku Bunga} \times \text{Jumlah hari}}{360}$																
Simulasi *	<p>1. Nasabah menerima USD mengambang:</p> <table border="1"> <tr> <td>Nominal</td> <td>USD 1,000,000</td> </tr> <tr> <td>Suku Bunga</td> <td>3 bulan RFR</td> </tr> <tr> <td>Jangka waktu</td> <td>2 tahun, pembayaran bunga setiap 3 bulan</td> </tr> <tr> <td>Bunga yang diterima setiap 3 bulan</td> <td>$(\text{USD } 1,000,000 \times 3 \text{ bulan RFR} \times 90 \text{ hari}) / 360 \text{ hari}$</td> </tr> </table> <p>2. Nasabah membayar IDR tetap</p> <table border="1"> <tr> <td>Nominal</td> <td>IDR 14,000,000,000 (tingkat pertukaran USD IDR: 14,000)</td> </tr> <tr> <td>Suku Bunga</td> <td>4.5 %</td> </tr> <tr> <td>Jangka waktu</td> <td>2 tahun, pembayaran bunga setiap 3 bulan</td> </tr> <tr> <td>Bunga dibayarkan setiap 3 bulan</td> <td>$(\text{IDR } 14,000,000,000 \times 4.5 \% \times 90 \text{ hari}) / 360 \text{ hari}$ = IDR 157,500,000</td> </tr> </table>	Nominal	USD 1,000,000	Suku Bunga	3 bulan RFR	Jangka waktu	2 tahun, pembayaran bunga setiap 3 bulan	Bunga yang diterima setiap 3 bulan	$(\text{USD } 1,000,000 \times 3 \text{ bulan RFR} \times 90 \text{ hari}) / 360 \text{ hari}$	Nominal	IDR 14,000,000,000 (tingkat pertukaran USD IDR: 14,000)	Suku Bunga	4.5 %	Jangka waktu	2 tahun, pembayaran bunga setiap 3 bulan	Bunga dibayarkan setiap 3 bulan	$(\text{IDR } 14,000,000,000 \times 4.5 \% \times 90 \text{ hari}) / 360 \text{ hari}$ = IDR 157,500,000
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Jangka waktu berlakunya produk	: Tergantung dari ketersediaan pasar																
Penerbit	: Bank Mizuho Indonesia																

** Simulasi ini hanya untuk keperluan ilustrasi semata*