

## BANK PRODUCT INFORMATION

Name of Product and/or Service	:	<b>INVOICE DISCOUNTING FINANCING (IDF)</b>
Type of Product and/or Service	:	Loan
Summary and Main Features	:	<ul style="list-style-type: none"> <li>• Facility provided by Bank to purchase receivable of Supplier at discount basis</li> <li>• 2 (two) categories of product                             <ul style="list-style-type: none"> <li>- IDF “with Recourse”</li> <li>- IDF “without Recourse”</li> </ul> </li> </ul>
Benefits and Additional Information	:	<p><b>Benefits:</b></p> <ul style="list-style-type: none"> <li>• Enable customer (“supplier or seller”) to raise immediate funds by discounting invoices of its receivables to the Bank, before payment is received from the buyer at its maturity date.</li> <li>• Enable customer to manage cash flow in running business continuity.</li> </ul>
Risk	:	<ul style="list-style-type: none"> <li>• For IDF with recourse, in case of unpaid by buyer at maturity, seller has the obligation to make repayment of its receivable to the Bank.</li> <li>• For IDF without recourse, in case of unpaid by buyer at maturity due to commercial dispute, seller that acts as collecting agent to buyer still has the obligation to make repayment of its receivable to the Bank.</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. Article of Association (AOA) and its amendment,</li> <li>2. 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>3. Corporate Resolution</li> <li>4. Power of Attorney (if any)</li> <li>5. Deed of company establishment</li> <li>6. Business Identification Number (NIB)</li> <li>7. Tax registration number (NPWP)</li> </ol> </li> </ul>

	<p>8. 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</p> <p>9. Approval from the Ministry of Law and Human Rights of the Republic Indonesia</p> <p>10. Domicile Letter If needed</p> <p>11. Not blacklisted by Bank Indonesia.</p> <p><b>Procedures:</b></p> <p>1. Customer submit documents to the Bank, such as; Application for Receivable Purchase Financing, copies of invoices and/or list of invoices, Assignment Letter, copy of Notice of Assignment to the Buyer, Acknowledgement and Consent to assign from Buyer.</p> <p>2. Bank processes; examining all the required documents, determining the quote price and other conditions such as; with or without recourse discounting, amount, rate, and date of discount, then crediting the proceeds.</p> <p>3. At maturity of each receivable; the Buyer shall make payment to the Bank, or the Bank shall debit the supplier's account following the terms in the facility agreement.</p>										
Costs	: Not Applicable										
Calculation of Interest	: $\frac{\text{Principal} \times \text{Interest rate (\%)} \times \text{Number of Days}}{360}$										
Simulation *	<table border="1"> <tr> <td>Principal</td> <td>IDR 1,000,000,000</td> </tr> <tr> <td>Interest Rate</td> <td>4 %</td> </tr> <tr> <td>Number of Days</td> <td>30 days</td> </tr> <tr> <td>Calculation</td> <td><math>(\text{IDR } 1,000,000,000 \times 4 \% \times 30 \text{ days}) / 360 \text{ days}</math></td> </tr> <tr> <td>Interest paid by customer</td> <td>= IDR 3,333,333.-</td> </tr> </table>	Principal	IDR 1,000,000,000	Interest Rate	4 %	Number of Days	30 days	Calculation	$(\text{IDR } 1,000,000,000 \times 4 \% \times 30 \text{ days}) / 360 \text{ days}$	Interest paid by customer	= IDR 3,333,333.-
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Interest paid by customer	= IDR 3,333,333.-										
Issuer	: Bank Mizuho Indonesia										

*\* This simulation is only for illustration purpose*

## INFORMASI PRODUK BANK

Nama Produk dan/atau Layanan	: INVOICE DISCOUNTING FINANCING (IDF)
Jenis Produk dan/atau Layanan	: Pinjaman
Ringkasan dan Fitur Utama	: <ul style="list-style-type: none"> <li>• Fasilitas yang di berikan oleh Bank untuk membeli piutang dari Pemasok secara diskon</li> <li>• Terdapat 2 (dua) kategori produk <ul style="list-style-type: none"> <li>- <i>IDF “with Recourse”</i></li> <li>- <i>IDF “without Recourse”</i></li> </ul> </li> </ul>
Manfaat dan Informasi tambahan	: <p><b>Manfaat:</b></p> <ul style="list-style-type: none"> <li>• Memungkinkan nasabah (“pemasok atau penjual”) untuk memperoleh dana dengan mendiskontokan faktur dagangnya kepada bank, sebelum pembayaran tagihan atas faktur tersebut diterima dari pembeli pada saat jatuh tempo.</li> <li>• Memungkinkan nasabah dalam mengelola arus kas untuk kelangsungan usahanya.</li> </ul>
Risiko	: <ul style="list-style-type: none"> <li>• Untuk <i>IDF with recourse</i>, bila faktur tagihan tidak dibayar pembeli pada saat jatuh tempo, maka nasabah wajib mengembalikan pembayaran tagihan tersebut kepada bank.</li> <li>• Untuk <i>IDF without recourse</i>, bila faktur tagihan tidak dibayar pembeli pada saat jatuh tempo akibat adanya <i>commercial dispute</i>, nasabah yang dalam hal ini bertindak sebagai <i>collecting agent</i> terhadap pembeli masih berkewajiban untuk melakukan pembayaran kepada bank.</li> </ul>
Persyaratan dan Tata Cara	: <p><b>Persyaratan:</b></p> <ul style="list-style-type: none"> <li>• Analisa kredit pendahuluan akan dilakukan oleh bank.</li> <li>• Selama dan setelah analisa kredit, nasabah menyediakan dokumen sebagai berikut: <ol style="list-style-type: none"> <li>1. Anggaran Dasar Perusahaan beserta perubahannya</li> <li>2. Fotokopi KTP/SIM/Paspor/Kitas pihak berwenang</li> <li>3. Persetujuan Perusahaan</li> <li>4. Surat Kuasa (jika ada),</li> <li>5. Akte Pendirian Perusahaan</li> <li>6. NIB (Nomor Induk Berusaha)</li> <li>7. Nomor Pokok Wajib Pajak (NPWP)</li> </ol> </li> </ul>

	<p>8. Surat Izin Usaha (seperti: SIUP, Izin Awal/Tetap (IUT) yang dikeluarkan oleh BKPM atau izin lain yang dikeluarkan oleh otoritas terkait) jika diperlukan</p> <p>9. Pengesahan dari Kementerian Hukum &amp; Hak Asasi Manusia</p> <p>10. Surat Keterangan Domisili Jika Diperlukan</p> <p>11. Tidak termasuk dalam Daftar Hitam Bank Indonesia.</p> <p><b>Tata Cara:</b></p> <ul style="list-style-type: none"> <li>Nasabah menyerahkan dokumen-dokumen kepada Bank, seperti; <i>Application for Receivable Purchase Financing</i>, fotokopi faktur tagihan dan/atau daftar faktur tagihan, <i>Assignment Letter</i>, Fotokopi <i>Notice of Assignment</i> kepada Pembeli, <i>Acknowledgement and Consent to assign</i> dari Pembeli.</li> <li>Bank melakukan proses; memeriksa semua dokumen yang diperlukan, menentukan harga penawaran dan kondisi lainnya, seperti; dengan atau tidak dengan pembayaran kembali, jumlah, suku bunga, dan tanggal diskonto, hingga pengkreditan hasil diskonto.</li> <li>Pada saat jatuh tempo tagihan; Pembeli wajib melakukan pembayaran kepada bank, atau pihak bank melakukan pemotongan rekening nasabah sesuai ketentuan yang disepakati dalam perjanjian.</li> </ul>	
Biaya-biaya	: Tidak berlaku.	
Perhitungan Bunga	: $\frac{\text{Nominal} \times \text{Suku Bunga (\%)} \times \text{Jumlah hari}}{360}$	
Simulasi *	: Nominal	IDR 1,000,000,000
	: Suku Bunga	4 %
	: Jumlah Hari	30 hari
	: Perhitungan	$(\text{IDR } 1,000,000,000 \times 4 \% \times 30 \text{ hari}) / 360 \text{ hari}$
	: Bunga dibayar oleh nasabah	IDR 3,333,333.-
Penerbit	: Bank Mizuho Indonesia	

\* Simulasi ini hanya untuk keperluan ilustrasi semata