

BANK PRODUCT INFORMATION

Name of Product and/or Service	:	CROSS CURRENCY SWAP (CCS)
Type of Product and/or Service	:	Derivatives
Summary and Main Features	:	<ul style="list-style-type: none"> • To swap original currency and interest rate exposure into another currency and interest rate. • Effective period of product is depend on the term of loan taken by customer
Benefits and Additional Information	:	<p>Benefits</p> <ul style="list-style-type: none"> • Controlling risks that are able to hedge, in this case Forex Risk and Interest Rate Risk, in order to expand profit from main occupation • Fix rate making budget planning easier <p>Additional Information</p> <p>Available currency: IDR/USD/JPY/EUR/SGD and others</p>
Risk	:	<ul style="list-style-type: none"> • Market Risk, risk in which occur from the price movement in the market (both from movement in the Interest Rate and Currency Movement) • Customer may lose the opportunity to get better rate if the rate move backward.
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 Number (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)

	<ul style="list-style-type: none"> 11. CCS Limit 12. ISDA Agreements 13. Risk Acknowledgement and Confirmation of Derivative Transaction <p>Procedures:</p> <ul 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 																
Costs	: Not Applicable																
Calculation of Interest	: <u>Principal amount X Interest Rate (%) X Days</u> 360																
Simulation *	<ul style="list-style-type: none"> 1. Customer receive USD floating: <table border="1" data-bbox="483 1070 1495 1413"> <tr> <td>Principal Amount</td> <td>USD 1,000,000</td> </tr> <tr> <td>Interest Rate</td> <td>3 months RFR</td> </tr> <tr> <td>Days</td> <td>2 years, interest payment every 3 months</td> </tr> <tr> <td>Interest receive every 3 months</td> <td>$(USD\ 1,000,000 \times 3\ \text{months RFR} \times 90\ \text{days}) / 360\ \text{days}$</td> </tr> </table> 2. Customer pay IDR fixed <table border="1" data-bbox="483 1487 1495 1830"> <tr> <td>Principal 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>Days</td> <td>2 years, interest payment every 3 months</td> </tr> <tr> <td>Interest paid every 3 months</td> <td>$(IDR\ 14,000,000,000 \times 4.5\ \% \times 90\ \text{days}) / 360\ \text{days}$</td> </tr> </table> 	Principal Amount	USD 1,000,000	Interest Rate	3 months RFR	Days	2 years, interest payment every 3 months	Interest receive every 3 months	$(USD\ 1,000,000 \times 3\ \text{months RFR} \times 90\ \text{days}) / 360\ \text{days}$	Principal Amount	IDR 14,000,000,000 (USD IDR exchange rate: 14,000)	Interest Rate	4.5 %	Days	2 years, interest payment every 3 months	Interest paid every 3 months	$(IDR\ 14,000,000,000 \times 4.5\ \% \times 90\ \text{days}) / 360\ \text{days}$
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Issuer	: Bank Mizuho Indonesia																

** This simulation is only for illustration purpose*

INFORMASI PRODUK BANK

Nama Produk dan/atau Layanan	: CROSS CURRENCY SWAP (CCS)
Jenis Produk dan/atau Layanan	: Derivatif
Ringkasan dan Fitur Utama	<ul style="list-style-type: none"> • Untuk melakukan <i>swap</i> mata uang original dan suku bunga kedalam mata uang dan suku bunga lainnya. • Jangka waktu berlakunya produk tergantung pada jangka waktu pinjaman yang dipilih oleh nasabah
Manfaat dan Informasi tambahan	<p>Manfaat</p> <ul style="list-style-type: none"> • Mengontrol resiko yang dapat di <i>hedge</i>, dalam hal ini resiko <i>forex</i> dan resiko tingkat suku bunga, untuk meningkatkan keuntungan dari aktivitas utama. • Rate yang tetap membuat perencanaan anggaran menjadi lebih mudah <p>Informasi tambahan :</p> <p>Mata uang yang tersedia: IDR/USD/JPY/EUR/SGD dan lainnya</p>
Risiko	<ul style="list-style-type: none"> • Risiko Pasar, resiko yang terjadi dari perubahan harga di pasar (baik dari perubahan pada suku bunga dan perubahan mata uang) • Nasabah dapat kehilangan kesempatan untuk mendapatkan rate yang lebih baik apabila terjadi pergerakan rate kearah yang berlawanan
Persyaratan dan Tata Cara	<p>Persyaratan :</p> <ul style="list-style-type: none"> • Penilaian kredit awal yang diharuskan oleh Bank. • Sebelum dan sesudah pemeriksaan, dokumen yang diperlukan untuk nasabah korporasi dalam bentuk Perseroan Terbatas atau yang lainnya: <ol style="list-style-type: none"> 1. Akte Pendirian Perusahaan beserta perubahan-perubahannya. 2. Fotokopi ID / <i>Passport</i> / KITAS Pejabat yang berwenang 3. Tanda Daftar Perusahaan (TDP) 4. Nomor Peserta Wajib Pajak (NPWP) 5. Surat Izin Usaha (SIUP) 6. Ijin dari kantor koordinasi penanaman modal asing 7. Sudah dilegalisasi oleh Menteri Kehakiman dan HAM 8. Tidak termasuk dalam daftar hitam Bank Indonesia 9. Surat perjanjian yang berhubungan dengan transaksi valas 10. Fasilitas Pinjaman (apabila pendanaan dari Bank) 11. Limit untuk CCS

	<p>12. Perjanjian ISDA</p> <p>13. <i>Risk Acknowledgement and Confirmation of Derivative Transaction</i></p> <p>Tata Cara :</p> <ol style="list-style-type: none"> 1. Bank akan memberikan harga penawaran dan kondisi lainnya, setelah nasabah mengajukan transaksi CCS dengan rincian transaksi, seperti: 1) suku bunga <i>fixed/floating</i>, 2) jenis mata uang, 3) nilai nominal, 4) tanggal valuta 2. Bank akan menerbitkan surat konfirmasi atas transaksi CCS setelah transaksi 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>Jumlah hari</td> <td>2 tahun, pembayaran bunga setiap 3 bulan</td> </tr> <tr> <td>Bunga 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>Jumlah hari</td> <td>2 tahun, pembayaran bunga setiap 3 bulan</td> </tr> <tr> <td>Bunga dibayar setiap 3 bulan</td> <td>$(\text{IDR } 14,000,000,000 \times 4.5 \% \times 90 \text{ hari}) / 360 \text{ hari}$</td> </tr> </table>	Nominal	USD 1,000,000	Suku Bunga	3 bulan RFR	Jumlah hari	2 tahun, pembayaran bunga setiap 3 bulan	Bunga 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 %	Jumlah hari	2 tahun, pembayaran bunga setiap 3 bulan	Bunga dibayar setiap 3 bulan	$(\text{IDR } 14,000,000,000 \times 4.5 \% \times 90 \text{ hari}) / 360 \text{ hari}$
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* Simulasi ini hanya untuk keperluan ilustrasi semata