

BANK PRODUCT INFORMATION

<p>Name of Products and/or services</p>	<p>: SUPPLIER FINANCING (SF)</p>
<p>Type of Products and/or services</p>	<p>: Loan</p>
<p>Summary and Main Features</p>	<ul style="list-style-type: none"> • Transaction in which Bank finances the supplier(s) of Bank’s customer (“Buyer”/Obligor”) by purchasing receivables from the supplier(s) after obtaining required transactional document on discounting basis. • Depend on required transactional document, supplier financing can be categorized into 2 (two) types: <ul style="list-style-type: none"> - Supplier Financing with Bills of Exchange (BoE) <div data-bbox="574 918 1476 1467" data-label="Diagram"> <p>The diagram illustrates the flow of documents and funds in Supplier Financing with Bills of Exchange (BoE). It involves three main entities: Buyer (BMI potential Customer), Suppliers, and MIZUHO BMI. <ol style="list-style-type: none"> 1. Supplier Finance Agreement: From Buyer to MIZUHO BMI. 2. Delivery & Invoice: From Suppliers to Buyer. 3a. Bills of Exchange endorsement to BMI: From Suppliers to Buyer. 3b. Accepted Bills of Exchange & summary of invoice: From Buyer to MIZUHO BMI. 4. Proceed of Discount Remittance/Credit: From Suppliers Account with Other Banks or BMI to MIZUHO BMI. 5. Direct Debit on Maturity: From Settlement Account w/ BMI to MIZUHO BMI. </p></div> <ul style="list-style-type: none"> - Supplier Financing with Open Account <div data-bbox="574 1545 1476 2038" data-label="Diagram"> <p>The diagram illustrates the structure of Supplier Financing with Open Account. It involves three main entities: Buyer, Supplier, and MIZUHO. <ol style="list-style-type: none"> 1. Supplier Finance Agreement: From Buyer to MIZUHO. 2. Receivables Assignment Agreement: From Supplier to MIZUHO. 3a. Delivery of goods & Summary of Invoices: From Supplier to Buyer. 3b. Cessie of Receivables: From Supplier to MIZUHO. 3c. Notice of Assignment: From Supplier to Buyer. 4. Summary of invoices, Notice of assignment, confirmation Letter and Cessie of Receivables: From Buyer to MIZUHO. 5. Discounted proceeds: From MIZUHO to Supplier. 6. Payment on due date: From Buyer to MIZUHO. </p></div>

Benefits and Additional Information	<p>: Benefits</p> <ul style="list-style-type: none"> • Enable customer (buyer) to extend their credit terms to supplier. • Enable customer to increase cash flow liquidity <p>Additional Information:</p> <ul style="list-style-type: none"> • This product will be treated as non-rolled over and early repayment is allowed. • Proceed from the drawdown will be remitted directly to supplier account by Bank • To support supplier working capital by receiving cash in advance
Risk	<p>: Buyer must conduct settlement to the Bank at the maturity date despite the buyer unsatisfied with the goods (receiving bad quality product)</p>
Requirements and Procedure	<p>: Requirements:</p> <ol style="list-style-type: none"> 1. Supplier Financing with Bills of Exchange (BoE) <ul style="list-style-type: none"> • Summary of invoice • Bills of exchange 2. Supplier Financing with Open Account <ul style="list-style-type: none"> • Summary of invoice • Notice of Assignment • Confirmation Letter • Cessie of Receivable <p>Procedure:</p> <ol style="list-style-type: none"> 1. Customer submits documents: <ol style="list-style-type: none"> (1) Supplier Financing with Bills of Exchange: Bills of Exchange and summary of invoices (2) Supplier Financing with Open Account: summary of invoices, Notice of Assignment, Confirmation Letter and Cessie of Receivable 2. Bank processes an examination for all required documents and determining the quote price. 3. Before maturity date and/or at the latest at maturity, the buyer shall make payment to the Bank
Cost	<p>: Not Applicable</p>

Calculation of Interest	:	$\frac{\text{Principal} \times \text{Interest rate (\%)} \times \text{Days}}{360}$	
Simulation*	:	Principal	IDR 1,000,000,000, -
	:	Interest Rate	7%
	:	Days	30 days
	:	Calculation	$(\text{IDR } 1,000,000,000 \times 7\% \times 30 \text{ days}) / 360 \text{ days}$
	:	Interest paid	IDR 5,833,333
Issuer	:	PT Bank Mizuho Indonesia	

** This simulation is only for illustration purpose*

INFORMASI PRODUK BANK

<p>Nama Produk dan/atau Layanan</p>	<p>: PEMBIAYAAN UNTUK PEMASOK (<i>SUPPLIER FINANCING</i>)</p>
<p>Jenis Produk dan/atau Layanan</p>	<p>: Pinjaman</p>
<p>Ringkasan dan Fitur Utama</p>	<ul style="list-style-type: none"> • Transaksi dimana Bank membiayai pemasok dari nasabah Bank (“Pembeli” / “Obligor”) dengan membeli piutang dari pemasok setelah mendapatkan dokumen transaksi yang dibutuhkan berdasarkan diskon. • Tergantung atas dokumen transaksi yang dibutuhkan, pembiayaan pemasok dapat dibagi menjadi 2 jenis: <ul style="list-style-type: none"> - Pembiayaan kepada pemasok menggunakan <i>Bills of Exchange (BoE)</i> <div data-bbox="587 898 1394 943" style="text-align: center; border: 1px solid black; padding: 5px;"> <p><i>Supplier Financing with Bills of Exchange (BoE)</i></p> </div> <ul style="list-style-type: none"> - Pembiayaan kepada pemasok menggunakan <i>Open Account</i> <div data-bbox="564 1554 1426 1599" style="text-align: center; border: 1px solid black; padding: 5px;"> <p><i>Supplier Financing with Open Account</i></p> </div>

<p>Manfaat dan Informasi Tambahan</p>	<p>: Manfaat</p> <ul style="list-style-type: none"> • Memungkinkan nasabah (pembeli) untuk dapat memperpanjang jangka waktu pinjaman ke pemasok • Memungkinkan nasabah untuk meningkatkan likuiditas arus kas <p>Informasi tambahan</p> <ul style="list-style-type: none"> • Produk ini akan diperlakukan sebagai produk yang tidak dapat diperpanjang dan pembayaran yang dipercepat dapat diperkenankan. • Hasil dari <i>drawdown</i> akan ditransfer langsung ke rekening pemasok oleh Bank. • Untuk mendukung modal kerja pemasok dengan menerima dana di depan
<p>Risiko</p>	<p>: Pembeli harus melakukan pembayaran ke Bank pada saat jatuh tempo meskipun pembeli tidak puas dengan barang tersebut (menerima produk yang berkualitas buruk)</p>
<p>Persyaratan dan Tata Cara</p>	<p>: Persyaratan</p> <ol style="list-style-type: none"> 1. Pembiayaan untuk pemasok dengan <i>Bills of Exchange</i> (BoE) <ol style="list-style-type: none"> 1) Ringkasan faktur tagihan 2) <i>Bills of Exchange</i> 2. Pembiayaan untuk pemasok dengan <i>Open Account</i> <ol style="list-style-type: none"> 1) Ringkasan faktur tagihan 2) Surat pengalihan pembayaran 3) Surat konfirmasi 4) Perjanjian cession <p>Tata Cara:</p> <ol style="list-style-type: none"> 1. Nasabah menyerahkan dokumen: <ol style="list-style-type: none"> a. Pembiayaan untuk Pemasok dengan <i>Bills of Exchange</i>: <i>Bills of Exchange</i> dan ringkasan faktur tagihan b. Pembiayaan dengan Pemasok dengan <i>Open Account</i>: Ringkasan faktur tagihan, Surat pengalihan pembayaran, Surat konfirmasi dan Perjanjian Cession 2. Bank melakukan proses pemeriksaan atas semua dokumen yang diminta dan menentukan harga. 3. Sebelum jatuh tempo dan atau paling lambat pada saat jatuh tempo, pembeli harus melakukan pelunasan kepada Bank
<p>Biaya</p>	<p>: Tidak berlaku</p>

Perhitungan Bunga	:	$\text{Pokok} \times \text{Suku Bunga} \times \text{Jumlah Hari}$	
		360	
Simulasi *	:	Pokok	IDR 1,000,000,000.-
		Suku Bunga	7%
		Jumlah Hari	30 hari
		Perhitungan	$(\text{IDR } 1,000,000,000 \times 7\% \times 30 \text{ hari}) / 360$
		Bunga yang dibayar	IDR 5,833,333
Penerbit	:	PT Bank Mizuho Indonesia	

** Simulasi ini hanya untuk keperluan ilustrasi semata*

"Bank Mizuho Indonesia berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK) serta dijamin oleh Lembaga Penjamin Simpanan (LPS)"