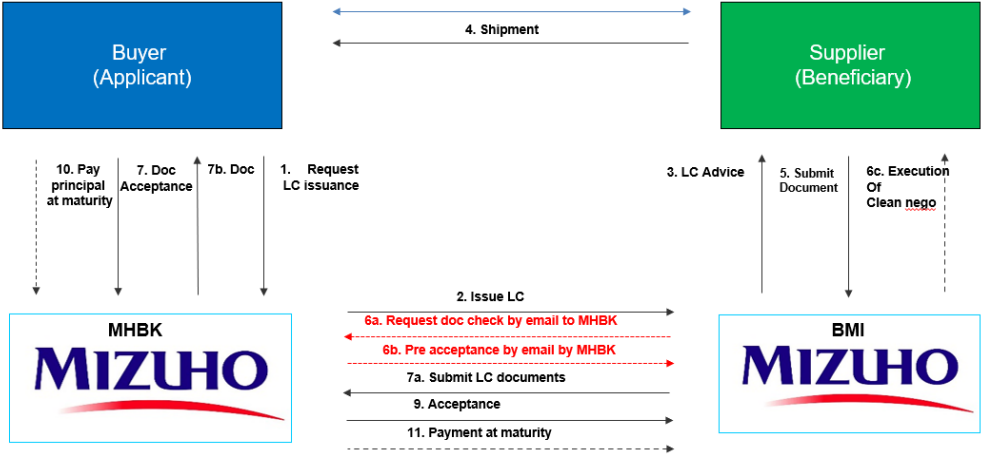


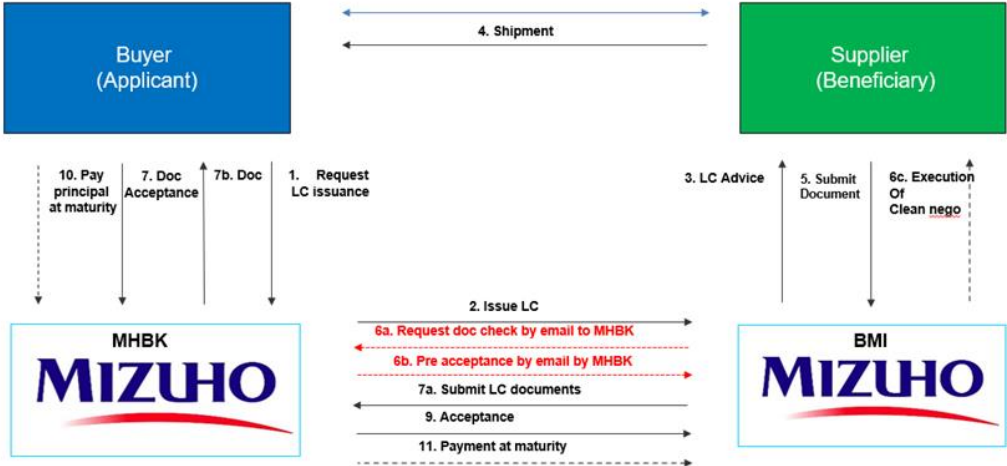
BANK PRODUCT INFORMATION

<p>Name of Product and/or Services</p>	<p>CLEAN NEGOTIATION</p>
<p>Type of Product and/or Services</p>	<p>Export</p>
<p>Summary and Main Features</p>	<ul style="list-style-type: none"> • Clean Negotiation is the negotiation on a without recourse basis of an usance bill under a L/C before accepted by the Issuing Bank which limited only from MHBK • Flow  <p>The flowchart illustrates the Clean Negotiation process. At the top, a blue box represents the Buyer (Applicant) and a green box represents the Supplier (Beneficiary). A double-headed arrow labeled '4. Shipment' connects them. Below the Buyer, a blue box represents MHBK Mizuho. Below the Supplier, a blue box represents BMI Mizuho. The process steps are: 1. Request LC issuance (Buyer to MHBK); 2. Issue LC (MHBK to BMI); 3. LC Advice (BMI to Supplier); 4. Shipment (Buyer to Supplier); 5. Submit Document (Supplier to BMI); 6a. Request doc check by email to MHBK (Supplier to MHBK); 6b. Pre acceptance by email by MHBK (MHBK to Supplier); 7a. Submit LC documents (Supplier to MHBK); 7. Doc Acceptance (MHBK to Buyer); 7b. Doc (Supplier to MHBK); 9. Acceptance (MHBK to BMI); 10. Pay principal at maturity (MHBK to Buyer); 11. Payment at maturity (MHBK to Supplier); 6c. Execution Of Clean nego (Supplier to MHBK).</p>
<p>Benefits and Additional Information</p>	<p>Benefits</p> <ul style="list-style-type: none"> • Helping the beneficiary in export settlement/payment by negotiating the bills without recourse to beneficiary, before its acceptance and its settlement is received from the issuing Bank. • Beneficiary has the ability to manage their export settlement. • Beneficiary will not hold any responsibility for unpaid documents. <p>Additional Information</p> <p>This is non-facility therefore customer did not required a credit line for this product</p>
<p>Risk</p>	<ul style="list-style-type: none"> • The performance quality/credit risk of the L/C issuing Bank. • Country risk of the issuing Bank
<p>Requirements and Procedure</p>	<p>Requirements:</p> <ul style="list-style-type: none"> • The original L/C. • Pre-Acceptance of the bills documents from Issuing Bank. • The signed Letter of Assignment from Customer.

	<p>Procedures:</p> <ol style="list-style-type: none"> 1. Customer informs the need for “Clean Negotiation” to Bank. 2. Customer accepts an Offering Letter of the Bank and together returns it and the signed Letter of Assignment to Bank. 3. Bank processes the clean negotiation and disburses the proceeds. 										
Cost	: Not Applicable										
Calculation of Interest	: <u>Clean Negotiation Amount X Interest Rate X Number of days</u> 360										
Simulation*	<table border="1"> <tr> <td>Clean Negotiation amount</td> <td>IDR 1,000,000,000.–</td> </tr> <tr> <td>Interest Rate</td> <td>7%</td> </tr> <tr> <td>Number of days</td> <td>30 days</td> </tr> <tr> <td>Calculation</td> <td>(IDR 1,000,000,000 x 7% x 30 days) / 360 days</td> </tr> <tr> <td>Interest Paid</td> <td>IDR 5,833,333.–</td> </tr> </table>	Clean Negotiation amount	IDR 1,000,000,000.–	Interest Rate	7%	Number of days	30 days	Calculation	(IDR 1,000,000,000 x 7% x 30 days) / 360 days	Interest Paid	IDR 5,833,333.–
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Calculation	(IDR 1,000,000,000 x 7% x 30 days) / 360 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>: CLEAN NEGOTIATION</p>
<p>Jenis Produk dan/atau Layanan</p>	<p>: Ekspor</p>
<p>Ringkasan dan Fitur Utama</p>	<ul style="list-style-type: none"> • <i>Clean Negotiation</i> berarti negosiasi atas dasar tanpa jaminan dari tagihan usance di bawah L/C sebelum diterima dari Bank Penerbit dimana dibatasi hanya dari MHBK saja. • Alur  <p>The flowchart illustrates the Clean Negotiation process. It involves four main parties: Buyer (Applicant), Supplier (Beneficiary), MHBK Mizuho, and BMI Mizuho. The process steps are as follows:</p> <ol style="list-style-type: none"> 1. Request LC issuance (Buyer to MHBK) 2. Issue LC (MHBK to BMI) 3. LC Advice (BMI to Supplier) 4. Shipment (Buyer to Supplier) 5. Submit Document (Supplier to BMI) 6a. Request doc check by email to MHBK (Supplier to MHBK) 6b. Pre acceptance by email by MHBK (MHBK to Supplier) 7a. Submit LC documents (Supplier to MHBK) 7. Doc Acceptance (MHBK to Supplier) 7b. Doc (Supplier to MHBK) 9. Acceptance (MHBK to BMI) 10. Pay principal at maturity (MHBK to Buyer) 11. Payment at maturity (MHBK to Supplier) 6c. Execution Of Clean nego (Supplier to MHBK)
<p>Manfaat dan Informasi Tambahan</p>	<p>Manfaat</p> <ul style="list-style-type: none"> • Membantu penerima dalam menyelesaikan/ pembayaran ekspor dengan menegosiasikan tagihan tanpa <i>recourse</i> kepada penerima, sebelum akseptasi dan penyelesaiannya diterima dari Bank penerbit. • Penerima memiliki kemampuan untuk mengelola penyelesaian ekspor mereka. • Penerima tidak akan bertanggung jawab atas dokumen yang tidak terbayar. <p>Informasi Tambahan:</p> <p>Ini tidak termasuk kategori fasilitas sehingga pelanggan tidak membutuhkan batas kredit untuk produk ini</p>
<p>Risiko</p>	<ul style="list-style-type: none"> • Kualitas kinerja/ risiko kredit dari Bank Penerbit L/C • Risiko Negara dari Bank Penerbit

Persyaratan dan Tata Cara	: Persyaratan: <ul style="list-style-type: none"> • L/C asli. • Sebelum akseptasi atas dokumen tagihan dari Bank Penerbit. • <i>Letter of Assignment</i> yang ditandatangani dari Pelanggan. Tata Cara: <ol style="list-style-type: none"> 1. Pelanggan menginformasikan kebutuhan "<i>Clean Negotiation</i>" ke Bank. 2. Pelanggan menerima Surat Penawaran dari Bank dan dengan bersamaan mengembalikan dan menandatangani <i>Letter of Assignment</i> kepada Bank. 3. Bank memproses <i>Clean Negotiation</i> dan melakukan pembayaran. 	
Biaya	: Tidak Berlaku	
Perhitungan Bunga	: $\text{Nominal } \textit{Clean Negotiation} \times \text{Tingkat Suku Bunga} \times \text{Jumlah Hari}$ 360	
Simulasi *	: Nominal <i>Clean Negotiation</i>	IDR 1,000,000,000.–
	Tingkat Suku Bunga	7%
	Jumlah Hari	30 Hari
	Perhitungan	$(\text{IDR } 1,000,000,000 \times 7 \% \times 30 \text{ hari}) / 360 \text{ hari}$
	Bunga yang dibayar	IDR 5,833,333.–
Penerbit	: PT Bank Mizuho Indonesia	

* Simulasi ini hanya untuk keperluan ilustrasi semata