

BANK PRODUCT INFORMATION

Name of Product	: NEGOTIABLE CERTIFICATE OF DEPOSIT (NCD)
Type of Product	: Deposit
Benefits and Additional Information	: <p>NCD issuance will enable BMI to obtain funding in various maturity date.</p> <p>Additional Information:</p> <ul style="list-style-type: none"> • NCD is defined as a deposit in the form of time deposit issued with certificates (script less form) that are transferable or tradable. • The interest of NCD is calculated using discount basis. Hence, investors will acquire discount when purchasing NCD and receive principal on maturity. The discount rate is fixed at issuance. • NCD is issued in IDR or other foreign currency with minimum amount of IDR 10,000,000.- (ten million) or equivalent in foreign currency. • NCD is issued in various maturity date between 1 month (minimum) and 36 months (maximum).
Risk	: <ul style="list-style-type: none"> • NCD Investor will be exposed to Default Risk if issuer (BMI) won't be able to pay the principal to Investor. • NCD is may not be guaranteed by Indonesia Deposit Insurance Corporation (LPS) if the amount and rate is above LPS threshold. • NCD Investor will be exposed to Market Risk as NCD will be traded in secondary market and therefore will experience change in price.
Requirements and Procedure	: <p>Requirements:</p> <ul style="list-style-type: none"> • OJK approval must be obtained for first time NCD issuance only. However, the subsequent NCD issuance would still need to be included in Bank Business Plan (RBB) as well as informed to OJK. <p>Procedure:</p> <ol style="list-style-type: none"> 1. BMI will appoint Arrangers that will support NCD issuance activities particularly with regard to marketing / book building activity to Investors as well as NCD registration to KSEI (Kustodian Sentral Efek Indonesia) as Central Registry. 2. BMI will fulfill all documentation required by KSEI and OJK. 3. BMI may receive the proceeds (principal – discount) of NCD issuance from Arrangers or Investors. 4. After the proceeds are successfully received by BMI, KSEI will distribute NCD to Investors on issuance date.

		5. On each maturity date, BMI will make principal payment to KSEI that will pay Investors accordingly.	
Charges	:	Not Applicable	
Calculation of Interest	:	$\text{Proceed} = \frac{\text{Principal} \times 360}{360 + (\text{Discount Rate} \times \text{Tenure})}$	
Simulation *	:	Amount	IDR 1,000,000,000
		Discount Rate	3.5 %
		Tenor	180 days
		Proceeds	$(\text{IDR } 1,000,000,000 \times 360) / (360 + (3.5 \% \times 180 \text{ days}))$ $= \text{IDR } 982,800,983$
Effective Period of Product	:	Various tenure between 1 month (min) and 36 months (max)	
Issuer/Originator	:	Bank Mizuho Indonesia	

** This simulation is only for illustration purpose*

INFORMASI PRODUK BANK

Nama Produk	: SERTIFIKAT DEPOSITO (NCD)
Jenis Produk	: Simpanan
Manfaat dan Informasi tambahan	: BMI dapat memperoleh Dana Pihak Ketiga dengan berbagai tenor. Informasi tambahan : <ul style="list-style-type: none"> • Sertifikat Deposito adalah Deposito yang diterbitkan tanpa warkat (<i>scripless</i>) dan dapat diperdagangkan. • Bunga dari Sertifikat Deposito dihitung dengan formula diskon. Investor akan mendapatkan diskon ketika membeli Sertifikat Deposito dan menerima pokok ketika jatuh tempo. Diskon ditetapkan saat penerbitan Sertifikat Deposito. • Sertifikat Deposito diterbitkan dalam mata uang Rupiah atau lainnya dengan jumlah minimum Rp. 10.000.000,- (sepuluh juta rupiah) atau ekuivalen dalam mata uang asing. • Sertifikat Deposito dapat diterbitkan dalam berbagai tenor antara 1 bulan (minimum) hingga 36 bulan (maksimum).
Risiko	: <ul style="list-style-type: none"> • Investor NCD terekspos terhadap Risiko Gagal Bayar apabila penerbit NCD (BMI) tidak dapat membayar pokok ke Investor. • NCD tidak dijamin oleh Lembaga Penjamin Simpanan (LPS) karena nilai diskonto berada di atas nilai yang dijamin LPS. • Investor NCD terekspos terhadap Risiko Pasar karena NCD akan diperdagangkan di Pasar Sekunder dan akan mengalami perubahan harga pasar.
Persyaratan dan Tata cara	: Persyaratan: <ul style="list-style-type: none"> • Persetujuan OJK diperlukan untuk penerbitan pertama. Penerbitan selanjutnya tetap harus dicantumkan pada Rencana Bisnis Bank (RBB) dan diinformasikan kepada OJK. Tata cara: <ol style="list-style-type: none"> 1. BMI menunjuk Arrangers untuk membantu penerbitan Sertifikat Deposito terkait aktivitas pemasaran dan registrasi ke Kustodian Central Efek Indonesia (KSEI). 2. BMI memenuhi dokumentasi yang ditetapkan KSEI dan OJK. 3. BMI akan menerima proceed (Pokok – Diskon) dari Arrangers atau Investor. 4. Setelah proceed diterima oleh BMI, KSEI akan mendistribusikan Sertifikat Deposito kepada Investor.

		5. Ketika jatuh tempo, BMI akan melakukan pembayaran pokok ke KSEI untuk diteruskan kepada Investor.	
Biaya-biaya	:	Tidak berlaku	
Perhitungan bunga	:	$\text{Proceed} = \frac{\text{Pokok} \times 360}{360 + (\text{Diskon} \times \text{Jangka Waktu})}$	
Simulasi *	:	Nominal	IDR 1,000,000,000
	:	Tingkat diskonto	3.5 %
	:	Jangka waktu	180 hari
	:	Proceed	$(\text{IDR } 1,000,000,000 \times 360) / (360 + (3.5 \% \times 180 \text{ hari}))$ $= \text{IDR } 982,800,983$
Jangka waktu berlakunya Produk	:	Tenor bervariasi antara 1 bulan (minimum) hingga 36 bulan (maksimum)	
Penerbit	:	Bank Mizuho Indonesia	

** Simulasi ini hanya untuk keperluan ilustrasi semata*