

Investment Credit

Product's Definition	Loan facility to fulfill long term financing need
Product's Benefit	<ul style="list-style-type: none"> -Competitive interest rate -Installment plan already stipulated on the basis of provisions developed and agreed by both parties -Disburseable in IDR and USD -Repayment according to stipulated tenor and due date -Withdrawing by project phase/ progress or according to provisions already agreed by both parties
Product's Risk	Economic atmosphere change may affect working capital interest rate. In addition there are also risks depending on the respective business profiles
Requirements and Procedure for Product Use	<p>Requirements:</p> <ul style="list-style-type: none"> - Open a corporate account - Having feasible business financed in accordance with our business appetite - Submit necessary documents for bank analysis such as financial statement, business permit, et cetera - If facility is already received, the customer has to provide collateral according to agreed provisions <p>Procedure:</p> <ul style="list-style-type: none"> -Credit can be withdrawn according to provisions already agreed by both parties
Expenses attached to bank	Fees depending on financing scheme desired by customer and result of bank analysis
Type of Product and Service	Investment Credit
Tenor	Depending on need already adjusted to result of bank analysis
Procedure for Service and Complaint	In case of any question, please contact (021) 2551-4777