

Working Capital Credit

Product's Definition	Loan to fulfill company's needs for working and operating capitals
Product's Benefit	<ul style="list-style-type: none"> -Competitive interest rate -Withdrawable at any time -Disbursable in IDR or USD -Settlement on credit due date
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 -Credit can be withdrawn according to provisions already agreed by both parties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	Expenses depending on financing scheme desired by customer and results of bank analysis
Type of Product and Service	Working Capital Credit
Tenor	Depending on need already adjusted to results of bank analysis
Procedure for Service and Complaint	In case of any question, please contact (021) 2551-4777