

# Produk-produk dan Jasa-jasa Pelayanan

## Products and Services

Kredit / Loans	
Tingkat suku bunga rata-rata pertahun / Average interest rates per annum	
Rupiah / Rupiah	7,70%
Mata uang Asing / Foreign currencies	3,25%
· Kredit Modal Kerja	· Working Capital Loan
· Kredit Investasi	· Investment Loan
· Invoice Discounting Financing (IDF)	· Invoice Discounting Financing
· Pembiayaan Hutang Dagang	· Account Payable Financing
· Pembiayaan untuk Supplier	· Supplier Financing
· Supplier Chain Finance (SCF)	· Supplier Chain Finance
· Pembelian Piutang Sewa Guna Usaha	· Purchase Lease Receivable
Deposito / Deposits	
· Giro / Rekening Koran	
Tingkat suku bunga rata-rata pertahun	
Rupiah	0,78%
· Current Account	
Average interest rates per annum	
Rupiah	0.78%
· Rekening Tabungan	
Tingkat suku bunga rata-rata pertahun	
Rupiah	0,29%
Mata uang Asing	0,11%
· Ordinary Account	
Average interest rates per annum	
Rupiah	0.29%
Foreign currencies	0.11%
· Deposito Berjangka	
Tingkat suku bunga rata-rata pertahun	
Rupiah	6,01%
Mata uang Asing	2,13%
· Time Deposit	
Average interest rates per annum	
Rupiah	6.01%
Foreign currencies	2.13%
· Fasilitas Cerukan	
· Overdraft Facility	
· Sertifikat Deposito	
· Negotiable Certificate of Deposits (NCD)	
Remittances / Remittances	
· Penerimaan Valuta Asing	
· Incoming Remittance in Foreign Currency	
· Pengiriman Valuta Asing	
· Outgoing Remittance in Foreign Currency	
· Penerimaan Uang (Lalu Lintas Rupiah di Dalam Negeri)	
· Incoming Remittance in Local Currency (Domestic Rupiah Traffic)	
· Pengiriman Uang (Lalu Lintas Rupiah di Dalam Negeri)	
· Outgoing Remittance in Local Currency (Domestic Rupiah Traffic)	
· Penerimaan Uang Masuk dari Transaksi Drawback (Rupiah)	
· Incoming Remittance from Drawback Transaction (Rupiah)	

**Kegiatan Ekspor & Impor / Export & Import Activities**

<b>Ekspor</b>	<b>Exports</b>
· Negosiasi Ekspor	· <i>Negotiation of Export Bills</i>
· <i>Forfeiting (Bills Bought)</i>	· <i>Forfeiting (Bills Bought)</i>
· Inkaso Dokumen Ekspor	· <i>Outward Collections</i>
· Penerusan Ekspor L/C	· <i>Advising Letters of Credit</i>
· <i>Forwarding Bank</i>	· <i>Forwarding Bank</i>
· <i>Clean Negotiation</i>	· <i>Clean Negotiation</i>
<b>Impor</b>	<b>Imports</b>
· Pembukaan Kredit Berdokumen (L/C)	· <i>Letter of Credit Issuance</i>
· Akseptasi	· <i>Acceptance</i>
· <i>Trust Receipt</i>	· <i>Trust Receipt</i>
· <i>On-line Import Taxes</i>	· <i>On-line Import Taxes</i>
· Inkaso Dokumen Impor	· <i>Inward Collections</i>

**Bank Garansi / Bank Guarantees**

· <i>Bid Bond, Advance Payment Bond, Performance Bond</i>	· <i>Bid Bond, Advance Payment Bond, Performance Bond</i>
· <i>Stand-by Letter of Credit (SBLC)</i>	· <i>Stand-by Letter of Credit (SBLC)</i>
· Bank Garansi (Bapeksta dan Bea Cukai)	· <i>Bank Guarantee (Bapeksta and Custom)</i>
· <i>Repurchase Agreement (REPO) dengan Bank Indonesia – Fasilitas Pinjaman</i>	· <i>Repurchase Agreement (REPO) with Central Bank of Indonesia – Lending Facility</i>

**Valuta Asing - Derivatif / Foreign Exchange - Derivatives**

· <i>Spot</i>	· <i>Spot</i>
· <i>Forward</i>	· <i>Forward</i>
· <i>Swap</i>	· <i>Swap</i>
· <i>Average Type Forex Forward</i>	· <i>Average Type Forex Forward</i>
· <i>Cross Currency Swap (CCS)</i>	· <i>Cross Currency Swap (CCS)</i>
· <i>Forex Option</i>	· <i>Forex Option</i>
· <i>Interest Rate Swap (IRS)</i>	· <i>Interest Rate Swap (IRS)</i>

**Jasa Pelayanan Perbankan / Banking Services**

· Penukaran Valuta Asing	· <i>Foreign Exchange Notes</i>
· Inkaso	· <i>Cheque Collections</i>
· Pembelian <i>Traveler's Cheque</i>	· <i>Traveler's Cheque Purchases</i>
· Jasa Kas Manajemen	· <i>Cash Management Services</i>
o Layanan Jemputan Dokumen	o <i>Pick-Up Services</i>
o <i>Pooling</i>	o <i>Pooling</i>
· <i>Mizuho Global e_banking</i>	· <i>Mizuho Global e_banking</i>
· Pembayaran Pajak Online melalui MPN G-2	· <i>E-Tax Payment through MPN G-2</i>
· <i>Advisory Business Services</i>	· <i>Advisory Business Services</i>
· <i>Best Receiver Services</i>	· <i>Best Receiver Services</i>
· <i>File Transfer Services</i>	· <i>File Transfer Services</i>