

## BANK PRODUCT INFORMATION

Name of Product	:	<b>INWARD BILLS DISCOUNTED FACILITY (TRUST RECEIPT)</b>
Type of Product	:	Import
Description	:	Trust Receipt is a loan for imported goods, which help the importer, pays for the goods at the time of receipt. The importer is able to use the goods as raw material for production or distribute the goods before repaying the loan or in other word Trust receipt is financing for import sight, which is granted against the pledge of goods.
Benefits and Additional Information	:	<ol style="list-style-type: none"> <li>1. Helping customer to finance their import.</li> <li>2. Do not need to effect payment immediately when documents are presented under documentary credit.</li> <li>3. Principal and interest payable on maturity.</li> <li>4. Financing 100% of invoice value.</li> </ol> <p><b>Additional Information :</b></p> <ul style="list-style-type: none"> <li>• The interest of Trust Receipt shall be charged on maturity date</li> <li>• Additional interest if customer cannot settle on time.</li> </ul>
Risk	:	For the avoidance of doubt, the Bank may in its sole discretion make or not make any requested credit extension under the Schedule and Agreement subject to the availability of funds, the prevailing credit policies of the Bank, applicable laws and regulations and the fulfillment of the conditions set forth in the Agreement, this Schedule and other documents related thereto

Requirements and Procedure	:	<p><b>Requirements :</b></p> <p>Customer should have an account and credit facility in BMI.</p> <p><b>Procedure :</b></p> <ul style="list-style-type: none"> <li>• Customer submit the Trust Receipt application along with Promissory Notes which is sign by authorize person.</li> <li>• The amount on Trust Receipt must be same with the amount on invoice.</li> <li>• The loan amount of Trust Receipt cannot be more than the actual invoice amount.</li> </ul>
Charges	:	Not Applicable
Calculation of Interest	:	$\frac{\text{Invoice amount} \times \text{Interest rate} \times \text{Number of days}}{360}$
Effective Period of Product	:	Subject to Credit Application
Issuer/Originator	:	Bank Mizuho Indonesia

**"Bank Mizuho Indonesia is registered and supervised by the Financial Services Authority (OJK) and insured by Indonesia Deposit Insurance Corporation/Lembaga Penjamin Simpanan (LPS)"**

## INFORMASI PRODUK BANK

Nama Produk	: <b>FASILITAS TAGIHAN MASUK DISKONTO (TRUST RECEIPT)</b>
Jenis Produk	: Impor
Penjelasan	: Trust Receipt adalah jenis hutang untuk transaksi impor sight, yang akan membantu importir membayar pada saat dokumen dan barang tiba.
Manfaat dan Informasi tambahan	: <ol style="list-style-type: none"> <li>1. Membantu nasabah untuk pembiayaan impor.</li> <li>2. Tidak menimbulkan kewajiban pembayaran secara seketika disaat dokumen diserahkan.</li> <li>3. Pembayaran pokok dan Bunga pada saat jatuh tempo.</li> <li>4. Pembiayaan 100% dari nilai invoice.</li> </ol> <p><b>Informasi tambahan :</b></p> <ul style="list-style-type: none"> <li>• Bunga Trust Receipt akan dibebankan pada saat jatuh tempo</li> <li>• Nasabah akan dikenakan bunga keterlambatan apabila Trust Receipt tidak dibayar pada saat jatuh tempo.</li> </ul>
Risiko	: Untuk menghindari keragu-raguan, Bank berhak atas pertimbangannya sendiri memberikan atau tidak memberikan kredit yang diminta berdasarkan Skedul dan Perjanjian bergantung pada ketersediaan dana, dan tunduk pada kebijakan kredit yang berlaku pada Bank, peraturan dan perundang-undangan yang berlaku, dan pemenuhan syarat-syarat yang disebutkan dalam Perjanjian, Skedul ini dan dokumen-dokumen lainnya yang terkait

Persyaratan dan Tata cara	: <b>Persyaratan:</b> Harus memiliki rekening dan fasilitas kredit di BMI.  <b>Tata cara:</b> <ul style="list-style-type: none"> <li>• Nasabah menyerahkan Surat Sanggup (Promissory Note) dan Trust Receipt yang ditanda-tangani oleh pejabat yang berwenang.</li> <li>• Jumlah Trust Receipt harus sama dengan jumlah pada invoice.</li> <li>• Jumlah pinjaman Trust Receipt tidak boleh melebihi jumlah pada invoice.</li> </ul>
Biaya-biaya	: Tidak berlaku
Perhitungan bunga	: $\frac{\text{Nilai Invoice} \times \text{Interest rate (bunga)} \times \text{Jumlah hari}}{360}$
Jangka waktu berlakunya Produk	: Tergantung jangka waktu kredit aplikasi
Penerbit	: Bank Mizuho Indonesia