

BANK PRODUCT INFORMATION

Name of Product and/or Service	: INTEREST RATE SWAP (IRS)
Type of Product and/or Service	: Derivatives
Summary and Main Features	: <ul style="list-style-type: none"> • To protect interest rate exposure from adverse, unexpected interest rate movement • Effective period of product is depend on the term of loan taken by customer
Benefits and Additional Information	: <p>Benefit</p> Fixed interest rate make cash flow planning easier. <p>Additional Information:</p> Available currency: IDR/USD/JPY/EUR/SGD and others.
Risk	: <ul style="list-style-type: none"> • Market Risk, risk in which occur from the price movement in the market (both from movement in the Interest Rate and Currency Movement) • If short term rate are declining, customer will have to pay higher interest rate.
Requirements and Procedure	: <p>Requirements:</p> <ul style="list-style-type: none"> • Preliminary credit examination is required by Bank. • During and after the examination, necessary documents are required for corporate customer in a form of Perseroan Terbatas (PT) or others: <ol style="list-style-type: none"> 1. Article of Association and its amendment 2. Copy of Authorized Person's ID / Passport / KITAS 3. Deed of company establishment 4. Company Registration (TDP) 5. Tax register Number (NPWP) 6. Business License (SIUP) 7. License from Foreign Investment Coordination Office. 8. Already being legalized by Ministry of Justice 9. Not listed in Bank Indonesia Blacklist 10. Agreements related to foreign exchange transaction 11. IRS Limit 12. ISDA Agreements 13. Risk Acknowledgement and Confirmation of Derivative Transaction

	<p>Procedures:</p> <ol style="list-style-type: none"> 1. Bank will quote price and other conditions, after customer requests IRS transaction with details such as 1) floating/fixed rate, 2) currency 3) notional amount, 4) date of exchange, 5) interest payment period 2. Bank will issue confirmation of Interest Rate Swap after the transaction is concluded. 3. Customer cannot cancel the transaction without exception. 																
Costs	: Not Applicable																
Calculation of Interest	: $\frac{\text{Principal amount} \times \text{Interest Rate (\%)} \times \text{Days}}{360}$																
Simulation *	<p>1. Customer receive USD floating:</p> <table border="1"> <tr> <td>Principal Amount</td> <td>USD 1,000,000</td> </tr> <tr> <td>Interest Rate</td> <td>3 months RFR</td> </tr> <tr> <td>Days</td> <td>2 years, interest payment every 3 months</td> </tr> <tr> <td>Interest receive every 3 months</td> <td>$(\text{USD } 1,000,000 \times 3 \text{ months RFR} \times 90 \text{ days}) / 360 \text{ days}$</td> </tr> </table> <p>2. Customer pay USD fixed:</p> <table border="1"> <tr> <td>Principal Amount</td> <td>USD 1,000,000</td> </tr> <tr> <td>Interest Rate</td> <td>2.0 %</td> </tr> <tr> <td>Days</td> <td>2 years, interest payment every 3 months</td> </tr> <tr> <td>Interest paid every 3 months</td> <td>$(\text{USD } 1,000,000 \times 2.0 \% \times 90 \text{ days}) / 360 \text{ days}$</td> </tr> </table> <p>Interest to be pay/receive in net payment</p>	Principal Amount	USD 1,000,000	Interest Rate	3 months RFR	Days	2 years, interest payment every 3 months	Interest receive every 3 months	$(\text{USD } 1,000,000 \times 3 \text{ months RFR} \times 90 \text{ days}) / 360 \text{ days}$	Principal Amount	USD 1,000,000	Interest Rate	2.0 %	Days	2 years, interest payment every 3 months	Interest paid every 3 months	$(\text{USD } 1,000,000 \times 2.0 \% \times 90 \text{ days}) / 360 \text{ days}$
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Issuer	: Bank Mizuho Indonesia																

** This simulation is only for illustration purpose*

INFORMASI PRODUK BANK

Nama Produk dan/atau Layanan	:	INTEREST RATE SWAP (IRS)
Jenis Produk dan/atau Layanan	:	Derivatif
Ringkasan dan Fitur Utama	:	<ul style="list-style-type: none"> • Untuk melindungi tingkat suku bunga dari kerentanan yang merugikan dari pergerakan suku bunga yang tidak diperkirakan • Jangka waktu berlakunya produk tergantung pada jangka waktu pinjaman yang dipilih oleh nasabah
Manfaat dan Informasi tambahan	:	<p>Manfaat</p> <p>Suku bunga tetap membuat perencanaan arus kas menjadi lebih mudah</p> <p>Informasi tambahan :</p> <p>Mata uang yang tersedia : IDR/USD/JPY/EUR/SGD dll</p>
Risiko	:	<ul style="list-style-type: none"> • Risiko Pasar, resiko yang terjadi dari perubahan harga di pasar (baik dari perubahan suku bunga dan perubahan mata uang) • Apabila tingkat suku bunga jangka pendek bergerak menurun, nasabah akan membayar tingkat suku bunga yang lebih tinggi.
Persyaratan dan Tata Cara	:	<p>Persyaratan :</p> <ul style="list-style-type: none"> • Penilaian kredit awal yang diharuskan oleh bank. • Selama dan sesudah penilaian, dokumen yang diperlukan oleh nasabah korporasi dalam bentuk Perseroan Terbatas (PT) atau yang lainnya: <ol style="list-style-type: none"> 1. Anggaran Dasar dan perubahannya 2. Fotokopi ID / <i>Passport</i>/KITAS Pejabat yang berwenang 3. Akte Pendirian Perusahaan 4. Tanda Daftar Perusahaan (TDP) 5. Nomor Peserta Wajib Pajak (NPWP) 6. Surat Izin Usaha (SIUP) 7. Ijin dari kantor koordinasi penanaman modal asing 8. Sudah dilegalisasi dari Menteri Kehakiman dan HAM 9. Tidak termasuk dalam daftar hitam Bank Indonesia 10. Surat perjanjian yang berhubungan dengan transaksi valas 11. Limit untuk IRS 12. Perjanjian ISDA 13. <i>Risk Acknowledgement and Confirmation of Derivative Transaction</i>

	<p>Tata Cara :</p> <ol style="list-style-type: none"> 1. Bank akan memberikan harga dan kondisi lainnya, setelah nasabah mengajukan transaksi IRS dengan rincian informasi seperti 1) suku bunga <i>floating/fixed</i>, 2) jenis mata uang 3) nilai nominal, 4) tanggal valuta, 5) periode pembayaran bunga 2. Bank akan menerbitkan surat konfirmasi transaksi IRS setelah transaksi terjadi. 3. Nasabah tidak dapat membatalkan transaksi tanpa terkecuali. 																
Biaya-Biaya	: Tidak berlaku																
Perhitungan bunga	: $\frac{\text{Nominal} \times \text{Suku bunga} \times \text{Jumlah hari}}{360}$																
Simulasi *	<p>1. Nasabah menerima USD mengambang:</p> <table border="1"> <tr> <td>Nominal</td> <td>USD 1,000,000</td> </tr> <tr> <td>Suku Bunga</td> <td>3 bulan RFR</td> </tr> <tr> <td>Jumlah hari</td> <td>2 tahun, pembayaran bunga setiap 3 bulan</td> </tr> <tr> <td>Bunga yang diterima setiap 3 bulan</td> <td>$(\text{USD } 1,000,000 \times 3 \text{ bulan RFR} \times 90 \text{ hari}) / 360 \text{ hari}$</td> </tr> </table> <p>2. Nasabah membayar IDR tetap:</p> <table border="1"> <tr> <td>Nominal</td> <td>USD 1,000,000</td> </tr> <tr> <td>Suku Bunga</td> <td>2.0 %</td> </tr> <tr> <td>Jumlah hari</td> <td>2 tahun, pembayaran bunga setiap 3 bulan</td> </tr> <tr> <td>Bunga dibayarkan setiap 3 bulan</td> <td>$(\text{USD } 1,000,000 \times 2.0 \% \times 90 \text{ hari}) / 360 \text{ hari}$</td> </tr> </table> <p>Bunga akan dibayar / diterima dalam bentuk pembayaran bersih (netto)</p>	Nominal	USD 1,000,000	Suku Bunga	3 bulan RFR	Jumlah hari	2 tahun, pembayaran bunga setiap 3 bulan	Bunga yang diterima setiap 3 bulan	$(\text{USD } 1,000,000 \times 3 \text{ bulan RFR} \times 90 \text{ hari}) / 360 \text{ hari}$	Nominal	USD 1,000,000	Suku Bunga	2.0 %	Jumlah hari	2 tahun, pembayaran bunga setiap 3 bulan	Bunga dibayarkan setiap 3 bulan	$(\text{USD } 1,000,000 \times 2.0 \% \times 90 \text{ hari}) / 360 \text{ hari}$
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Penerbit	: Bank Mizuho Indonesia																

* Simulasi ini hanya untuk keperluan ilustrasi semata