

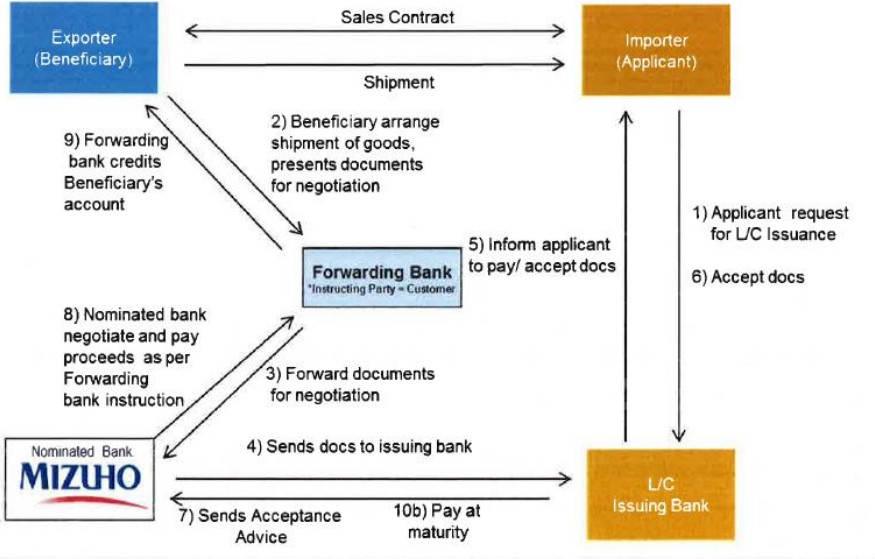
## BANK PRODUCT INFORMATION

Name of Products and/or Services	: <b>FORWARDING BANK</b>
Type of Products and/or Service	: Export
Summary and Main Features	<ul style="list-style-type: none"> <li>Forwarding Bank is an enhancement of forfaiting transaction where the beneficiary receive L/C from MHBK offices but the beneficiary is not an existing customer of the Bank</li> <li>Flow</li> </ul> <p style="text-align: center;"><i>Forwarding Bank Structure Transaction Flow</i></p> <pre> graph TD     Exporter[Exporter (Beneficiary)] -- Sales Contract --&gt; Importer[Importer (Applicant)]     Importer -- Shipment --&gt; Exporter     Importer -- "1) Applicant request for L/C Issuance" --&gt; Issuing[L/C Issuing Bank]     Issuing -- "6) Accept docs" --&gt; Importer     Issuing -- "4) Sends docs to issuing bank" --&gt; Forwarding[Forwarding Bank Instructing Party = Customer]     Forwarding -- "3) Forward documents for negotiation" --&gt; Nominated[Nominated Bank MIZUHO]     Nominated -- "8) Nominated bank negotiate and pay proceeds as per Forwarding bank instruction" --&gt; Forwarding     Forwarding -- "5) Inform applicant to pay/ accept docs" --&gt; Importer     Forwarding -- "9) Forwarding bank credits Beneficiary's account" --&gt; Exporter     Nominated -- "7) Sends Acceptance Advice" --&gt; Issuing     Issuing -- "10b) Pay at maturity" --&gt; Nominated     </pre>
Benefits and Additional Information	<p><b>Benefits</b></p> <ul style="list-style-type: none"> <li>Helping the beneficiary in export settlement/payment by negotiating the bills without recourse to beneficiary, before its settlement is received from the issuing Bank.</li> <li>Beneficiary has the ability to manage their export settlement.</li> <li>Beneficiary will not hold any responsibility for unpaid documents.</li> </ul> <p><b>Additional Information:</b></p> <p>This is non-facility therefore customer did not require a credit line for this Bank product</p>
Risk	<ul style="list-style-type: none"> <li>The performance quality/credit risk of the L/C issuing bank.</li> <li>Bank risk of the forwarding bank.</li> </ul>

Requirements and Procedure	: <b>Requirements:</b> <ul style="list-style-type: none"> <li>• The original L/C.</li> <li>• Acceptance of the bills documents from Issuing Bank.</li> <li>• The signed Letter of Assignment from Customer.</li> </ul> <b>Procedures:</b> <ol style="list-style-type: none"> <li>1. Customer informs the need for “Forfaiting” to Bank.</li> <li>2. Customer accepts an Offering Letter of the Bank, and together returns it and the signed Letter of Assignment to Bank.</li> <li>3. Bank processes the Forwarding Bank and disburses the proceeds.</li> </ol>										
Cost	: Not Applicable										
Calculation of Interest	: $\frac{\text{Forwarding amount} \times \text{Interest Rate} \times \text{Days}}{360}$										
Simulation*	<table border="1"> <tr> <td>Forwarding amount</td> <td>IDR 1,000,000,000.–</td> </tr> <tr> <td>Interest Rate</td> <td>7%</td> </tr> <tr> <td>Days</td> <td>30 days</td> </tr> <tr> <td>Calculation</td> <td><math>(\text{IDR } 1,000,000,000 \times 7\% \times 30 \text{ days}) / 360 \text{ days}</math></td> </tr> <tr> <td>Interest Paid</td> <td>IDR 5,833,333.–</td> </tr> </table>	Forwarding amount	IDR 1,000,000,000.–	Interest Rate	7%	Days	30 days	Calculation	$(\text{IDR } 1,000,000,000 \times 7\% \times 30 \text{ days}) / 360 \text{ days}$	Interest Paid	IDR 5,833,333.–
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Interest Paid	IDR 5,833,333.–										
Issuer	: PT Bank Mizuho Indonesia										

*\* This simulation is only for illustration purpose*

## INFORMASI PRODUK BANK

<p>Nama Produk dan/atau Layanan</p>	<p>: <b>FORWARDING BANK</b></p>
<p>Jenis Produk dan/atau Layanan</p>	<p>: Ekspor</p>
<p>Ringkasan dan Layanan Utama</p>	<ul style="list-style-type: none"> <li>• <i>Forwarding Bank</i> adalah peningkatan transaksi <i>forfaiting</i> di mana penerima menerima L/C dari kantor Mizuho di luar negeri tetapi penerima bukan merupakan nasabah bank</li> <li>• Alur</li> </ul> <p><u>Forwarding Bank Structure Transaction Flow</u></p>  <p>The flowchart illustrates the transaction flow between five main entities: Exporter (Beneficiary), Importer (Applicant), Forwarding Bank (Instructing Party - Customer), Nominated Bank (MIZUHO), and L/C Issuing Bank. The process is numbered 1 through 10b:</p> <ol style="list-style-type: none"> <li>1) Applicant request for L/C Issuance (Importer to Issuing Bank)</li> <li>2) Beneficiary arrange shipment of goods, presents documents for negotiation (Exporter to Forwarding Bank)</li> <li>3) Forward documents for negotiation (Forwarding Bank to Nominated Bank)</li> <li>4) Sends docs to issuing bank (Forwarding Bank to Issuing Bank)</li> <li>5) Inform applicant to pay/ accept docs (Forwarding Bank to Importer)</li> <li>6) Accept docs (Importer to Issuing Bank)</li> <li>7) Sends Acceptance Advice (Issuing Bank to Nominated Bank)</li> <li>8) Nominated bank negotiate and pay proceeds as per Forwarding bank instruction (Nominated Bank to Forwarding Bank)</li> <li>9) Forwarding bank credits Beneficiary's account (Forwarding Bank to Exporter)</li> <li>10a) Forwarding Bank pays beneficiary (Forwarding Bank to Exporter)</li> <li>10b) Pay at maturity (Issuing Bank to Forwarding Bank)</li> </ol> <p>Additional flows: Sales Contract (Exporter to Importer), Shipment (Exporter to Importer).</p>
<p>Manfaat dan Informasi Tambahan</p>	<p><b>Manfaat</b></p> <ul style="list-style-type: none"> <li>• Membantu penerima dalam proses penyelesaian / pembayaran dengan menegosiasikan tagihan tanpa “<i>recourse</i>” kepada penerima sebelum adanya pembayaran dari Bank penerbit.</li> <li>• Penerima memiliki kemampuan untuk mengatur penyelesaian ekspornya.</li> <li>• Penerima tidak terbebani oleh tanggung jawab apapun atas tagihan yang tidak terbayar.</li> </ul> <p><b>Informasi tambahan:</b></p> <p>Ini adalah non-fasilitas sehingga nasabah tidak memerlukan fasilitas kredit untuk produk Bank ini.</p>
<p>Risiko</p>	<ul style="list-style-type: none"> <li>• Adanya penilaian atas kualitas / resiko kredit dari bank penerbit L/C.</li> <li>• Risiko bank atas <i>Forwarding Bank</i></li> </ul>

Persyaratan dan Tata Cara	: <b>Persyaratan:</b> <ul style="list-style-type: none"> <li>• L/C asli.</li> <li>• Akseptasi atas tagihan dokumen dari bank penerbit.</li> <li>• <i>Letter of Assignment</i> yang telah ditandatangani oleh nasabah.</li> </ul> <b>Tata Cara:</b> <ol style="list-style-type: none"> <li>1. Nasabah menginformasikan kebutuhan “<i>Forfaiting</i>” kepada Bank</li> <li>2. Nasabah menyetujui Surat Penawaran (<i>Offering Letter</i>) Bank, dan mengembalikan Surat Penawaran tersebut beserta dengan <i>Letter of Assignment</i> yang telah ditandatangani kepada Bank</li> <li>3. Bank memproses <i>Forwarding Bank</i> dan mengeluarkan hasilnya.</li> </ol>	
Biaya	: Tidak berlaku	
Perhitungan Bunga	: $\frac{\text{Nominal } Forwarding \times \text{Tingkat suku bunga} \times \text{Jumlah Hari}}{360}$	
Simulasi*	: Nominal <i>Forwarding</i>	IDR 1,000,000,000.-
	Tingkat suku bunga	7%
	Jumlah Hari	30 hari
	Perhitungan	$(\text{IDR } 1,000,000,000 \times 7 \% \times 30 \text{ hari}) / 360 \text{ hari}$
	Bunga yang dibayarkan	= IDR 5,833,333.-
Penerbit	: PT Bank Mizuho Indonesia	

\* Simulasi ini hanya untuk keperluan ilustrasi semata