

BANK PRODUCT INFORMATION

Name of Product	:	TIME DEPOSIT
Type of Product	:	Deposit
Benefits and Additional Information	:	<ol style="list-style-type: none"> 1. Available in Rupiah (IDR), USD, JPY and other currency. 2. Available Tenor: 1, 2, 3, 6 and 12 months or based on agreement with customer. 3. Bank will provide interest rate according to the market rate. 4. In general Time Deposit interest rate is higher than Current Account and Ordinary Account interest rate. 5. As collateral for lending facility or L/C. <p>Additional Information:</p> <ul style="list-style-type: none"> • For Time Deposit break before maturity date, customer will be charge penalty according to the bank policy. • For mature Time Deposit withdraws in cash for the same foreign currency, there will be a commission charge according to the Bank standard tariff. • Bank will deduct tax from customer interest amount received.
Risk	:	<ul style="list-style-type: none"> • For mature Time Deposit plan to withdraw in other currency, there will be a foreign exchange risks. • For unstability economic condition which may happen, Lembaga Penjamin Simpanan (LPS) / Indonesia Deposit Insurance Corporation will cover customer's fund maximal IDR. 2 billion or equivalent per customer.
Requirements and Procedure	:	<p>Requirements:</p> <p>Minimum Amounts per currency as follows: Rupiah 10,000,000.; USD 5,000.00; JPY 500,000.</p> <ul style="list-style-type: none"> ■ For Corporate, require documents: <ol style="list-style-type: none"> 1. Deed of company establishment. 2. Article of Association and its amendment. 3. Approval from the Ministry of Law and Human Rights of the Republic Indonesia 4. Copy of Authorized Person's ID / Passport / KITAS. 5. Business Identification Number 6. Tax Identification Number (NPWP) 7. Company's business license (Commercial Business license (SIUP), Approval from the Coordination Board on Capital Investment or any other Business license issue by the authority) if needed

		<p>8. Domicile Letter if needed</p> <p>9. Not listed in Bank Indonesia Blacklist.</p> <p>10. Letter of Consent.</p> <p>■ Individuals, require documents:</p> <ol style="list-style-type: none"> 1. Copy of ID/Passport/Kitas. 2. Tax Register (NPWP). 3. Not listed in Bank Indonesia Blacklist. <p>Procedure:</p> <ol style="list-style-type: none"> 1. Customers have to fill in the “Application for Opening an Account”. 2. Withdrawal can be done only when the Time Deposit already mature or based on agreement between bank and customers. 												
Charges	:	Not Applicable												
Calculation of Interest	:	$\frac{\text{Amount} \times \text{Interest rate} \times \text{Days}}{360}$												
Simulation *	:	<table border="1"> <tr> <td>Daily Balance</td> <td>IDR 5,000,000,000.–</td> </tr> <tr> <td>Interest Rate</td> <td>0,1 %</td> </tr> <tr> <td>Tenor</td> <td>30 days</td> </tr> <tr> <td>Interest before tax</td> <td>$(0.1 \% \times \text{IDR } 5,000,000,000 \times 30 \text{ days}) / 360 \text{ days}$ = IDR 416,667.–</td> </tr> <tr> <td>Tax (20%)</td> <td>IDR 83,333.–</td> </tr> <tr> <td>Interest paid (after tax)</td> <td>IDR 333,334.–</td> </tr> </table>	Daily Balance	IDR 5,000,000,000.–	Interest Rate	0,1 %	Tenor	30 days	Interest before tax	$(0.1 \% \times \text{IDR } 5,000,000,000 \times 30 \text{ days}) / 360 \text{ days}$ = IDR 416,667.–	Tax (20%)	IDR 83,333.–	Interest paid (after tax)	IDR 333,334.–
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Effective Period of Product	:	According to the tenor of the Time Deposit												
Issuer/Originator	:	Bank Mizuho Indonesia												

** This simulation is only for illustration purpose*

INFORMASI PRODUK BANK

Nama Produk	:	DEPOSITO BERJANGKA
Jenis Produk	:	Simpanan
Manfaat dan Informasi tambahan	:	<ol style="list-style-type: none"> 1. Penempatan dana dalam mata uang Rupiah, USD, JPY dan mata uang lainnya. 2. Jangka waktu penempatan dana: 1, 2, 3, 6 dan 12 bulan atau sesuai kebutuhan nasabah. 3. Bank memberikan bunga deposito yang besarnya ditentukan sesuai dengan kondisi pasar. 4. Pada umumnya bunga deposito yang diberikan lebih tinggi dibandingkan dengan jasa giro dan bunga tabungan. 5. Dapat dijadikan sebagai agunan kredit. <p>Informasi tambahan</p> <ul style="list-style-type: none"> • Apabila deposito berjangka dicairkan sebelum tanggal jatuh tempo, nasabah akan dikenakan penalti sesuai dengan ketentuan bank. • Pada saat jatuh tempo apabila dilakukan penarikan tunai dalam valuta asing yang sama akan dikenakan pemotongan biaya komisi. • Bank mengenakan pemotongan pajak atas bunga deposito.
Risiko	:	<ul style="list-style-type: none"> • Ada resiko nilai tukar apabila deposito tersebut dicairkan dengan mata uang yang berbeda. • Untuk ketidakstabilan ekonomi yang mungkin terjadi, Lembaga Penjamin Simpanan (LPS) akan memberikan jaminan penggantian simpanan nasabah sejumlah maksimal IDR. 2 Milyar atau setara dalam mata uang asing per nasabah.
Persyaratan dan Tata cara	:	<p>Persyaratan:</p> <p>Minimum penempatan deposito: IDR 10,000,000. ; USD 5,000.00 ; JPY 500,000.</p> <ul style="list-style-type: none"> ▪ Untuk Perusahaan, menyertakan: <ol style="list-style-type: none"> 1. Akte Pendirian Perusahaan. 2. Anggaran Dasar dan Perubahan. 3. Pengesahan dari Kementerian Hukum & Hak Asasi Manusia. 4. KTP/SIM/Paspor/KITAS pejabat yang berwenang. 5. NIB (Nomor Induk Berusaha) 6. Nomor Pokok Wajib Pajak (NPWP). 7. Surat Izin Usaha (seperti: SIUP, Izin Awal/Tetap (IUT) yang

		<p>dikeluarkan oleh BKPM atau izin lain yang dikeluarkan oleh otoritas terkait) jika diperlukan</p> <ol style="list-style-type: none"> 8. Surat Keterangan Domisili jika diperlukan 9. Tidak termasuk dalam Daftar Hitam Bank Indonesia. 10. Surat persetujuan untuk berbagi informasi. <p>▪ Untuk Perorangan, menyertakan:</p> <ol style="list-style-type: none"> 1. KTP/SIM/Paspor/KITAS. 2. Tax Register (NPWP). 3. Tidak termasuk dalam Daftar Hitam Bank Indonesia. <p>Tata cara:</p> <ul style="list-style-type: none"> • Nasabah harus mengisi “Application for Opening an Account”. • Penarikannya hanya dapat dilakukan pada saat penempatan deposito tersebut telah jatuh tempo atau menurut perjanjian antara nasabah dengan bank. 	
Biaya-biaya	:	Tidak berlaku	
Perhitungan bunga	:	$\frac{\text{Nominal} \times \text{suku bunga} \times \text{jumlah hari}}{360}$	
Simulasi *	:	Nominal harian	IDR 5,000,000,000.-
	:	Suku bunga	0,1 %
	:	Jangka waktu	30 hari
	:	Bunga sebelum pajak	$(0.1 \% \times \text{IDR } 5,000,000,000 \times 30 \text{ hari}) / 360 \text{ hari}$ = IDR 416,667.-
	:	Pajak (20%)	IDR 83,333.-
	:	Bunga dibayarkan (setelah pajak)	IDR 333,334.-
Jangka waktu berlakunya Produk	:	Sesuai dengan jangka waktu yang telah disepakati.	
Penerbit	:	Bank Mizuho Indonesia	

* Simulasi ini hanya untuk keperluan ilustrasi semata