

Ringkasan Informasi Produk dan Layanan Fasilitas Trade - Versi Umum
Product and Service Information Summary Trade Facility – General Version

	Detail Trade Facility	Rincian Fasilitas Trade
Nama Produk / Product Name	<input type="checkbox"/> Letter of Credit Janji bayar yang berbentuk <i>Letter of Credit</i> yang tidak dapat ditarik kembali yang diterbitkan oleh bank penerbit kepada <i>beneficiary</i> atas permintaan Nasabah. <input type="checkbox"/> Bank Guarantee & SBLC Jaminan pembayaran dalam bentuk apapun yang diterbitkan oleh SMBCI atas permintaan Nasabah, untuk memberikan jaminan kepada penerima manfaat. <input type="checkbox"/> Documentary Collection Layanan yang diberikan oleh SMBCI kepada Nasabah atas penagihan dan penerimaan pembayaran (outward collection) atau penerusan penagihan dan pembayaran (inward collection) atas Dokumen dari Bank Koresponden dan layanan ini tidak memerlukan pembukaan fasilitas kredit. <input type="checkbox"/> Account Receivable Purchase Pembelian atas piutang tanpa hak untuk menuntut pembayaran kembali.	<input type="checkbox"/> Letter of Credit An irrevocable promise to pay in the form of a Letter of Credit issued by the issuing bank to the beneficiary at the Customer's request. <input type="checkbox"/> Bank Guarantee & SBLC A payment guarantee in any form issued by SMBCI at the request of the Customer to provide a guarantee for the beneficiary. <input type="checkbox"/> Documentary Collection Service provided by SMBCI to the Customer shall be limited only to outward collection or inward collection of the document from the Correspondent Bank and this service is not required to open a credit facility. <input type="checkbox"/> Account Receivable Purchase Purchase of account receivable <i>without recourse</i> basis
Nama Penerbit / Issuer Name	PT Bank SMBC Indonesia Tbk ("SMBCI")	PT Bank SMBC Indonesia Tbk ("SMBCI")
Data Ringkas, Persyaratan & Tata Cara / Brief Data, Requirements & Procedures	<ul style="list-style-type: none"> Nasabah wajib memenuhi syarat persyaratan pengecekan seperti tidak terdaftar dalam daftar hitam, tidak memiliki kredit macet atau bermasalah, serta dinyatakan memenuhi syarat dalam analisis kredit SMBCI. Nasabah wajib memiliki fasilitas kredit (untuk produk yang membutuhkan pembiayaan atau pembukaan BG / LC) dengan menandatangani Perjanjian Fasilitas Kredit. Nasabah wajib memiliki rekening dengan SMBCI dengan menyerahkan formulir pembukaan rekening. Nasabah wajib menyerahkan aplikasi dan dokumen-dokumen yang disyaratkan untuk masing-masing produk, contohnya: <i>General Terms and Conditions</i> (GTC), Surat Kuasa (POA), dan formulir aplikasi trade (dapat diunduh pada website SMBCI). <p>Dalam hal nasabah memerlukan penjelasan lebih lengkap atau terdapat keluhan / pengaduan maka Debitur dapat menghubungi Relationship Manager (RM) atau TBSC Sales di cabang SMBCI terdekat.</p>	<ul style="list-style-type: none"> Customer is required to meet the requirements of the screening process such as not being listed on the blacklist, non performing loan, and being declared eligible in the SMBCI's credit analysis. The customer must have a credit facility (for products that require financing or opening a BG/LC) and sign Facility Credit Agreement. Customer must have an account at SMBCI and submit account opening form. Customer are required to submit applications and documents required for each product. For example: General Terms and Condition (GTC), Power of Attorney (POA), and Trade application form (can be downloaded in our SMBCI website). <p>In the event that a customer requires a more complete explanation or has a complaint, customer may contact the Relationship Manager (RM) or TBSC Sales at the nearest SMBCI branch.</p>

Ringkasan Informasi Produk dan Layanan Fasilitas Trade - Versi Umum
Product and Service Information Summary Trade Facility – General Version

<p>Jenis Produk/ Product Type</p>	<p><input type="checkbox"/> Letter of Credit Penerbitan LC (Sight/Usance/UPAS/ UPAU), Penerimaan LC, <i>LC Confirmation</i>, Pembiayaan TR, BL <i>Endorsement</i>, <i>forfaiting</i>/Negosiasi/ diskonto atas ekspor dokumen (termasuk Indirect UPAS),</p> <p><input type="checkbox"/> Bank Guarantee & SBLC Bank Garansi (Pelaksanaan Pekerjaan, Penawaran, Penerimaan Uang muka Kerja, Kepabeanaan, dll) SBLC, Demand Garansi, <i>Shipping Guarantee</i>, Konter Garansi,</p> <p><input type="checkbox"/> Documentary Collection Ekspor <i>documentary collection</i>, Impor <i>documentary collection</i>, Impor avalisasi, Loan TR, FBB</p> <p><input type="checkbox"/> Account Receivable Purchase ARP <i>without recourse</i></p>	<p><input type="checkbox"/> Letter of Credit LC Issuance (Sight/Usance/UPAS/ UPAU), LC advising, LC Confirmation, Loan TR / Import Loan, BL Endorsement, Forfaiting/ Negotiation/ Discounting of export document/ Foreign Bill Bought (including indirect UPAS).</p> <p><input type="checkbox"/> Bank Guarantee & SBLC Bank Guarantee (Performance, Bid/Tender, Advance Payment, Custom,, etc) SBLC, Demand Guarantee, Shipping Guarantee, Counter guarantee</p> <p><input type="checkbox"/> Documentary Collection Export documentary collection, import documentary collection, Import avalization, Loan TR, FBB</p> <p><input type="checkbox"/> Account Receivable Purchase ARP without recourse</p>
<p>Fitur Utama Produk / <i>Main feature</i></p>	<p>Jenis & Jangka waktu Fasilitas <i>Single, Berulang , committed & uncommitted</i> dengan jangka waktu maksimal 12 bulan dan dapat diperpanjang dan akan <i>direview</i> secara berkala.</p> <p>Mata Uang Tersedia dalam IDR, USD, JPY, EUR, atau mata uang lainnya yang disetujui oleh bank.</p> <p>Jangka Waktu Produk: Maksimum 180 hari atau mengacu pada fasilitas kredit yang disetujui.</p>	<p>Facility Type & Tenor: Single, Revolving, Committed, & Uncommitted with tenor up to 12 months and can be extended and will be reviewed periodically</p> <p>Currency: Available in IDR, USD, JPY, EUR, or other approved currencies by the Bank.</p> <p>Product Tenor: Maximum 180 days or refer to approved credit facility.</p>

a

Paraf Nasabah /Customer Initials

Ringkasan Informasi Produk dan Layanan Fasilitas Trade - Versi Umum
Product and Service Information Summary Trade Facility – General Version

<p>Manfaat / Benefit</p>	<p><input type="checkbox"/> Letter of Credit</p> <ol style="list-style-type: none"> Memberikan jaminan pembayaran kepada Penjual bahwa mereka akan menerima pembayaran atas barang atau jasa yang diberikan. Meningkatkan hubungan bisnis antara pembeli dan penjual terutama antara pihak asing atau lintas batas. <p><input type="checkbox"/> Bank Garansi / SBLC</p> <ol style="list-style-type: none"> Meningkatkan kredibilitas dan kepercayaan dimana <i>Applicant</i> dapat menunjukkan keuangan dan kredibilitasnya kepada <i>Beneficiary</i>. Membantu nasabah dalam meningkatkan peluang Bisnis yang membutuhkan Bank Garansi sebagai jaminannya. <p><input type="checkbox"/> Documentary Collection</p> <ol style="list-style-type: none"> Membantu Nasabah dalam memberikan layanan atas transaksi domestik dan international tanpa membutuhkan fasilitas kredit. Memastikan keamanan bagi penjual dan pembeli dimana dokumen pengiriman barang hanya akan diberikan kepada pembeli setelah pembayaran / akseptasi telah diterima oleh bank. <p><input type="checkbox"/> Account Receivable Purchase</p> <p>Membantu pemasok untuk mendapatkan pembiayaan dengan biaya lebih rendah dan meningkatkan arus kas & penjualan.</p> <p>Membantu Pembeli untuk memperpanjang periode pembayaran kepada pemasok, manajemen neraca & meningkatkan hubungan dengan pemasok.</p>	<p><input type="checkbox"/> Letter of Credit</p> <ol style="list-style-type: none"> Provide payment assurance to the Seller that they will receive payment for the goods or services provided. Increase business relationship between buyer and seller especially between unfamiliar or cross-border parties. <p><input type="checkbox"/> Bank Garansi / SBLC</p> <ol style="list-style-type: none"> Increase creditworthiness and trustworthiness where Applicant can demonstrate their financial strength and credibility to the beneficiary. Help customer in increasing business opportunities which require Bank Guarantees as the warranty. <p><input type="checkbox"/> Documentary Collection</p> <ol style="list-style-type: none"> Help customer in providing services for domestic and international transactions without the need for credit facilities. Ensuring security for seller and buyer where delivery of documents will only be given to buyer after payment / acceptance received by the bank. <p><input type="checkbox"/> Account Receivable Purchase</p> <p>Helping their supplier to get lower cost financing and increase their cash flow & sales.</p> <p>Help buyer to extend payment period to supplier, balance sheet management & improve relationship with suppliers.</p>
------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Ringkasan Informasi Produk dan Layanan Fasilitas Trade - Versi Umum
Product and Service Information Summary Trade Facility – General Version

<p>Risiko / Risk</p>	<p><u>Risiko untuk Letter of Credit/SKBDN:</u> Risiko jika Beneficiary/Seller tidak memenuhi syarat dan ketentuan LC, Bank Penerbit tidak akan melakukan pembayaran kepada pihak penjual atau sebaliknya risiko kebangkrutan atas Applicant/Buyer atau Issuing Bank.</p> <p><u>Risiko untuk Bank Garansi:</u> Risiko perselisihan antara nasabah dan penerima Bank Garansi, dimana klaim dapat diterima jika requirement dokument dipenuhi.</p> <p><u>Risiko untuk Documentary Collection:</u> Risiko pengiriman dokumen dengan menggunakan jasa pengiriman yang andal dan tidak adanya pengecekan dokumen oleh Bank karena Bank hanya mengirimkan dan menerima dokumen dan meneruskan kepada nasabah.</p> <p><u>Risiko untuk ARP:</u> Risiko non-pembayaran dari klien dan risiko dilusi seperti perselisihan antara klien dan pengurangan tagihan seperti diskon, rebate, dll.</p> <p>Risiko secara Umum</p> <ul style="list-style-type: none"> • Risiko nilai tukar untuk pembiayaan dengan mata uang asing. • Risiko pasar yang berpengaruh kepada tingkat suku bunga. • Risiko penghentian fasilitas, eksekusi jaminan, penenaan denda bunga dan penurunan kolektibilitas Debitur jika terjadi keterlambatan pembayaran kewajiban pokok dan/atau bunga sesuai ketentuan pada Perjanjian Kredit. 	<p><u>Letter of Credit/SKBDN Risk:</u></p> <ul style="list-style-type: none"> • Non-payment risk if the Beneficiary/Seller does not comply with the terms and conditions of the LC, the Issuing Bank will not make payments to the seller or vice versa the risk of bankruptcy for the Applicant/Buyer or Issuing Bank. <p><u>Bank Guarantee Risk:</u> Dispute risk between customer and <i>Beneficiary</i>, where claims can be accepted if the required documents are met.</p> <p><u>Documentary Collection Risk:</u> The risk of sending documents using a reliable delivery service and there is no document checking by the Bank because the Bank only sends and receives documents and forwards them to the customer</p> <p><u>ARP Risk:</u> Risk of non Payment from the client and dilution risk such as dispute between the and any deduction from the invoice such as discounts, rebate, etc.</p> <p>General Risk</p> <ul style="list-style-type: none"> • Exchange risk for financing in foreign currency. • Market risk that affects interest rates. • Risk of termination facilities (freeze), execution of collateral, imposition of penalty interest and decrease in debtor's collectability if there is a delay in payment of principal and/or interest obligations according to the provisions of the Credit Agreement.
----------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Ringkasan Informasi Produk dan Layanan Fasilitas Trade - Versi Umum
Product and Service Information Summary Trade Facility – General Version

<p>Biaya & Suku Bunga atas Produk / Fee & Interest Rate</p>	<p>Biaya Fasilitas</p> <ul style="list-style-type: none"> • Biaya Provisi • Biaya Administrasi • Biaya Meterai <p>Biaya Transaksi - Layanan</p> <ul style="list-style-type: none"> • Komisi • Biaya <p>Biaya Transaksi - Pembiayaan</p> <ul style="list-style-type: none"> • Biaya • Bunga : Regular / Penalti • Breaking Cost - Biaya yang timbul akibat pelunasan dipercepat yang akan disepakati pihak SMBCI dan debitur <p>Note. Biaya dan Suku bunga dapat berubah sewaktu-waktu dengan pemberitahuan sebelumnya oleh SMBCI.</p>	<p>Biaya Fasilitas</p> <ul style="list-style-type: none"> • Provision • Admin • Stamp Duty <p>Transaction - Services</p> <ul style="list-style-type: none"> • Commission • Fee <p>Transaction - Financing</p> <ul style="list-style-type: none"> • Fee • Interest: Regular / Penalty • Breaking Cost - Cost that arise due to early repayment (breaking cost) which will be agreed upon by SMBCI and debtor. <p>Note. Fee and interest rates may change at any time without prior notification by SMBCI</p>
<p>Simulasi / Simulation</p>	<p><u>PERHITUNGAN BUNGA/KOMISI</u></p> <p>1. Regular Bunga / Komisi: Nilai Pokok x Bunga/komisi x Tenor : 360 <u>Contoh:</u> Nilai Pokok : IDR 1.000.000.000,- Bunga: 10% p.a (per tahun) Tenor : 90 hari Jumlah Bunga: IDR 1.000.000.000 x 10% x 90 / 360 = IDR 25.000,000,-</p> <p>2. Penalti Interest Nilai Pokok x (Regular Bunga + 2%) x Tenor : 360 <u>Contoh:</u> Nilai Pokok : IDR 1.000.000.000,- Bunga: 10% p.a (per tahun) Tenor Keterlambatan : 1 hari Jumlah Bunga: IDR 1.000.000.000 x 12% x 1 / 360 = IDR 333.333,-</p> <p>*Tergantung dari kondisi market</p>	<p><u>INTEREST/COMMISSION CALCULATION</u></p> <p>1. Regular Interest / Commission: Principal amount x Interest/komisi x Tenor : 360 <u>Example:</u> Principal Amount: IDR 1,000,000,000 Interest Rate: 10% p.a. Tenor : 90 days Interest amount: IDR1,000,000,000 x 10% x 90 / 360 = IDR25,000,000,-</p> <p>2. Penalty Interest Principal amount x (Regular Interest + 2%) x Tenor : 360 <u>Example:</u> Principal Amount: IDR 1,000,000,000 Interest Rate: 10% p.a. Tenor Past Due: 1 day Interest amount: IDR1,000,000,000 x 12% x 1 / 360 = IDR 333.333,-</p> <p>*Depends on market condition</p>

Ringkasan Informasi Produk dan Layanan Fasilitas Trade - Versi Umum
Product and Service Information Summary Trade Facility – General Version

<p>Konsekuensi/ <i>Consequences</i></p>	<ul style="list-style-type: none"> • Kemungkinan biaya layanan lebih tinggi karena biaya dan tingkat bunga yang terkait dengan pembiayaan • Kriteria kelayakan yang ketat atau persyaratan dokumentasi yang dapat menyebabkan keterlambatan atau penolakan aplikasi pembiayaan • Dampak potensial pada peringkat kredit atau reputasi jika mengalami kesulitan dalam melunasi jumlah yang dibiayai atau mematuhi syarat-syarat pembiayaan • Keharusan untuk mematuhi aturan yang ketat untuk menghindari keterlambatan atau masalah dalam transaksi perdagangan. • Kemungkinan jaminan akan dijual untuk melunasi utang kepada bank jika tidak dilakukan pembayaran 	<ul style="list-style-type: none"> • Possible higher service fees due to charges and interest rates associated with financing. • Strick eligiblity criteria or documentation requirements that may lad to delays or rejction of financing applications • Potential impact on credit rateing or reputation if there are dificulties in repaying financed amounts or complying with financing terms. • The need for adhrence to strict rules to avoid delays or issues in trade transactions. • The possibility of collateral being sold to settle the debt with the bank if there is a failure to make payment
<p>Informasi Tambahan / <i>Additional Information</i></p>	<ul style="list-style-type: none"> • Harap diperhatikan bahwa produk di atas tunduk pada penilaian, persetujuan internal, dan dokumentasi. Syarat dan ketentuan indikatif ini bukan merupakan komitmen atau penawaran yang mengikat secara hukum oleh Pemberi Pinjaman. • Suku bunga, nominal biaya, serta ketentuan-ketentuan yang tertera dalam dokumen ini hanya sebagai indikasi. Informasi final akan diatur lebih lanjut dalam Perjanjian Kredit atau dokumen lainnya dari SMBCI. • Untuk pertanyaan dan keluhan nasabah dapat menghubungi tenaga pemasaran PT Bank SMBC Indonesia Tbk atau cabang SMBCI terdekat atau SMBCI Care 1500 365. • PT Bank SMBC Indonesia Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK), Bank Indonesia (BI), dan merupakan peserta Penjaminan Lembaga Penjamin Simpanan (LPS). <p>Guna mematuhi Undang-Undang No.24 tahun 2009 mengenai Bendera, Bahasa, dan Lambang Negara, serta Lagu Kebangsaan, Ringkasan Informasi Produk ini telah dibuat dalam Bahasa Inggris dan Bahasa Indonesia. Kedua versi Bahasa Indonesia dan versi Bahasa Inggris sama-sama berlaku, namun dalam hal terdapat ketidaksesuaian di antara keduanya maka versi Bahasa Indonesia akan berlaku.</p>	<ul style="list-style-type: none"> • Please be advised that the above product are subject to the assessment, internal approval, and satisfactory of documentation. These indicative terms andconditions do not constitute a legally binding commitment or offer by the Lender. Interest rates, nominal fees, and conditions listed in this document are only indicative. Final information will be provided in the Credit Agreement or other documents from SMBCI. • For questions and complaints, customers can contact PT Bank SMBC Indonesia Tbk personal marketing or the nearest SMBCI branch or SMBCI Care 1500 365. • PT Bank SMBC Indonesia Tbk is licensed and supervised by Financial Services Authority (OJK), Bank Indonesia (BI) and a guaranteed participant of The Indonesia Deposit Insurance Corporation (LPS). <p>In order to comply with Law No. 24 of 2009 on National Flag, Laguage, Emblem and Athem, Summary of Product Information has been made in English and Bahasa Indonesia Language. Both the Bahasa Indonesia and English version are valid, however in the event of any inconsistency between the Bahasa Indonesia and English language versions, the Indonesian language version shall prevail.</p>



BANK SMBC INDONESIA

Ringkasan Informasi Produk dan Layanan Fasilitas Trade - Versi Umum
Product and Service Information Summary Trade Facility – General Version

Disclaimer / <i>Disclaimer</i>	Nasabah menegaskan bahwa Bank telah memberikan penjelasan yang cukup dan bahwa Saya/Kami telah membaca dan mengerti isi dari Syarat dan Ketentuan Transaksi Trade ini, termasuk manfaat, risiko-risiko dan biaya yang melekat pada Rekening yang tunduk pada Syarat dan Ketentuan Transaksi Trade ini, dan karenanya menandatangani ditempat dan pada tanggal yang tercantum dibawah ini.	The Customer acknowledges that the Bank has sufficiently explained this Terms and Conditions for Trade Transactions and that I/We have read and understood the contents of this Terms and conditions for Trade Transactions including its benefit, risks and any cost inherent to the Trade Transaction governing under this Terms and Conditions for Trade Transactions, and therefore signify the signature at the place and on the date specified below.
-----------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Tanggal Cetak Dokumen:
DD/MM/YY

a

Paraf Nasabah /Customer Initials

Halaman/ Page 7/7