

## Product/ Service Information

### Kredit Usaha Rakyat/KUR - Micro

Name of Product/Service	<b>People Business Loan (Kredit Usaha Rakyat/KUR) – Micro</b>
Product/ Service Type	Loan with fixed installments (principal and interest) per month
Name Of Issuer	PT. Bank BTPN, Tbk
Brief Data	KUR Micro product is unsecured loan product which provided for traders or entrepreneurs involved in MSME (UMKM) business sector. Product loan limit KUR micro starting from <b>Rp. 10 million</b> to <b>Rp. 100 million</b> with maximum loan term up to <b>36 months</b> for working capital needs and <b>60 months</b> for investment needs.
Benefits	<p>KUR loan facility can be used for working capital credit purposes to meet the working capital needs of MSME entrepreneurs, or can be used for investment to develop their business.</p> <p>In addition, Bank BTPN also provides opportunities for all debtors to take part in training with aimed to assist debtors in manage and/or improve their business capabilities, which are given in "DAYA" program</p>
Risk	<p>Debtors risk that can be turn up by having product KUR such as: if the debtor is late in paying loan installment, then:</p> <ul style="list-style-type: none"> <li>• Subject to get penalty of 5% per month from the rest installment obligation that must be paid,</li> <li>• Registered in Bank Indonesia/OJK Debtor Information System for 2 years as problematic debtor</li> </ul>
Terms and Procedures	<ol style="list-style-type: none"> <li>1. Non existing KUR loan debtors</li> <li>2. Not having productive loan, (working capital / investment) in bank or financial institutions. Debtor having loan is in form of a credit card, mortgage (KPR), and Vehicle Loans (KKB), loan with guarantee Official Letter (SK), and consumption credit for household needs are still allowed to apply KUR</li> <li>3. Fill in the loan application and account opening form</li> <li>4. Prospective debtors must meet the main requirements to be granted financing, including but not limited to: <ul style="list-style-type: none"> <li>✓ The debtor's business is still operating and has been operated for at least 6 months</li> <li>✓ Not listed as illegal business type or a prohibited business type</li> <li>✓ Minimum age 21 years or 18 years if married</li> <li>✓ Indonesian Citizen</li> <li>✓ Having good loan history (for those who have / have loans to other creditors).</li> </ul> </li> </ol>

5. Documents that must be submitted:

Document Type	Individual
<b>Required documents</b>	
- Application for credit and account opening	✓
- Identity Document <ul style="list-style-type: none"> <li>▪ KTP (with spouse KTP)</li> <li>▪ Family Card / Marriage certificate (if married)</li> <li>▪ Divorce certificate or Death letter/certificate (if widow/ widower)</li> </ul>	✓
- Tax Identity Number	✓
- Business license/certificate (NIB/ SIUP)	✓
<b>Credit Binding Documents</b>	
- Credit/Loan Agreement	✓

6. Application that meets the requirements above will be processed based on the applicable regulations at **BTPN Micro Business**
7. The debtor obliged to provide the required and necessary data and/or information and guarantee the truth of the data and/or documents and/or the information given is in accordance with what was notified and submitted, and indemnify **BTPN Micro Business** from any losses, claims or lawsuits that may arise in the future on data and/or information provided by the debtor.
8. Should you need more complete information regarding this loan product information, please contact the nearest **BTPN Micro Business** branch officer.
9. Regarding complaints procedure from debtors related to credit, this can be done through the nearest **BTPN** branch or contact the BTPN Care 1500300

Fees

**1. Interest Rate**

KUR Interest Rate is 6.00% (six percent) / year (effective)

The interest rate for the KUR product is calculated based on a flat rate per month which equal to the effective interest rate per year

	<p><b>2. Administration Fee</b></p> <p>For each KUR loan facility provided, a management fee will be charged</p> <p><b>3. Late payment penalty</b></p> <p>Maximum 5.00% (five percent) per month from total monthly debt that cross due date</p> <p><b>3. Early Settlement Fee</b></p> <p>For each loan early settlement made before the loan period ended, an accelerated repayment fee in amount 3x monthly installment will be charged</p> <p><b>4. Installment of Credit Loans</b></p> <p>Loan installments in the term principal and interest are paid on monthly basis during the loan period as stated in the loan repayment schedule.</p>																																																																												
Simulation	<table border="1"> <thead> <tr> <th rowspan="2">Besar Pinjaman</th> <th colspan="6">Angsuran Bulanan</th> </tr> <tr> <th>6</th> <th>12</th> <th>18</th> <th>24</th> <th>30</th> <th>36</th> </tr> </thead> <tbody> <tr> <td>10.000.000</td> <td>1.695.955</td> <td>860.664</td> <td>582.317</td> <td>443.206</td> <td>359.789</td> <td>304.219</td> </tr> <tr> <td>15.000.000</td> <td>2.543.932</td> <td>1.290.996</td> <td>873.476</td> <td>664.809</td> <td>539.684</td> <td>456.329</td> </tr> <tr> <td>20.000.000</td> <td>3.391.909</td> <td>1.721.329</td> <td>1.164.635</td> <td>886.412</td> <td>719.578</td> <td>608.439</td> </tr> <tr> <td>25.000.000</td> <td>4.239.886</td> <td>2.151.661</td> <td>1.455.793</td> <td>1.108.015</td> <td>899.473</td> <td>760.548</td> </tr> <tr> <td>30.000.000</td> <td>5.087.864</td> <td>2.581.993</td> <td>1.746.952</td> <td>1.329.618</td> <td>1.079.368</td> <td>912.658</td> </tr> <tr> <td>35.000.000</td> <td>5.935.841</td> <td>3.012.325</td> <td>2.038.111</td> <td>1.551.221</td> <td>1.259.262</td> <td>1.064.768</td> </tr> <tr> <td>40.000.000</td> <td>6.783.818</td> <td>3.442.657</td> <td>2.329.269</td> <td>1.772.824</td> <td>1.439.157</td> <td>1.216.877</td> </tr> <tr> <td>45.000.000</td> <td>7.631.796</td> <td>3.872.989</td> <td>2.620.428</td> <td>1.994.427</td> <td>1.619.051</td> <td>1.368.987</td> </tr> <tr> <td>50.000.000</td> <td>8.479.773</td> <td>4.303.321</td> <td>2.911.587</td> <td>2.216.031</td> <td>1.798.946</td> <td>1.521.097</td> </tr> </tbody> </table>	Besar Pinjaman	Angsuran Bulanan						6	12	18	24	30	36	10.000.000	1.695.955	860.664	582.317	443.206	359.789	304.219	15.000.000	2.543.932	1.290.996	873.476	664.809	539.684	456.329	20.000.000	3.391.909	1.721.329	1.164.635	886.412	719.578	608.439	25.000.000	4.239.886	2.151.661	1.455.793	1.108.015	899.473	760.548	30.000.000	5.087.864	2.581.993	1.746.952	1.329.618	1.079.368	912.658	35.000.000	5.935.841	3.012.325	2.038.111	1.551.221	1.259.262	1.064.768	40.000.000	6.783.818	3.442.657	2.329.269	1.772.824	1.439.157	1.216.877	45.000.000	7.631.796	3.872.989	2.620.428	1.994.427	1.619.051	1.368.987	50.000.000	8.479.773	4.303.321	2.911.587	2.216.031	1.798.946	1.521.097
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Additional Information	<p>Bank BTPN has the right to reject loan applications submitted by debtors if it does not comply with the applicable regulations at Bank BTPN such as: documents incomplete, insufficient income to pay installments or negative information on behalf of the Debtor.</p>																																																																												

