

# Futures Loan

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**btpn**

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Short -term loans for productive business capital financing which is more permanent, not fluctuating, seasonal or based on the contract and in accordance with the debtor's business cycle.



## PRODUCT DESCRIPTION

- Max 12 months and can be extended.
- In the rupiah currency, the max loan limit per debtor for all products at BTPN Micro Business is Rp. 3 billion.
- Debtors can be individuals (including UD, PD, Shop), CV and PT.
- Can be revolving or non -revolving.
- Promissal period is a minimum of 1 (one) month or due promotion may not exceed the maturity of the PB facility (which is shorter).
- Withdrawal of funds can be done in stages or for the total amount adjusted to the needs of the debtor.



## INTEREST & FEE



- Loan interest rates are effective floating and can be reviewed at any time according to BTPN policy and market conditions.
- Loan interest rates are calculated daily from the debit debit debit balance and are charged automatically.

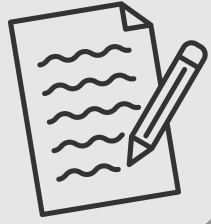
*\*) Indications of current costs can be seen in a separate attachment.*



PT Bank BTPN Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK) serta dijamin oleh Lembaga Penjamin Simpanan (LPS)

BTPN Care 1500 300 | [www.btpn.com](http://www.btpn.com)

**Sahabat Mikro untuk  
Tumbuh Bersama**



## TERMS & PROCEDURE

- Debtor business is running min 2 (two) years.
- Debtor business is not included in the type of industry that cannot be financed based on BTPN policy.
- Debtors are not included in the debtor category who have problem loans based on the results of checking to Bank Indonesia and / or OJK, or are on the Blacklist at Bank Indonesia and / or OJK.
- Debtors submit guarantees according to the provisions.

## OTHER INFORMATION



- If the debtor does not meet the internal or external internal provisions, BTPN has the right to reject the debtor's credit application.
- **If further assistance is required, please contact Relationship Manager (RM) and / or Team Leader (TL) in nearest BTPN branch or contact BTPN Care 1500 300.**

# Futures Installment Loan

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Long -term loans with flexible return periods for productive business financing with the aim of:

- Investment is the purchase of capital goods (capex) such as the purchase of land & buildings, business vehicles, machinery.
- Re-Financing for the purchase of capital goods (capex).
- Working capital.

## PRODUCT DESCRIPTION



- Tenor max 84 months depends on the purpose of financing.
- In the rupiah currency, the max loan limit per debtor for all products at BTPN Micro Business is Rp. 3 billion.
- Debtors can be individuals (including UD, PD, Shop), CV and PT.
- Non -revolving.
- Withdrawal of funds can be done in stages or completely.
- For PABs with gradual disbursement can be given Availability Period, namely the period of availability of funds so that funds can be withdrawn in 12 (twelve) months. After the Availability Period runs out, the unused ceiling becomes scorched.
- Debtors can be given grace period. In Grace Period, the debtor only pays interest.
- PAB for investment must have a self financing (self -financing) from the debtor.
- Debtors can determine the payment date of installments that are adjusted to the cash in flow of the debtor.

## RISKS



- Market risk in accordance with floating interest rates.
- Risk of penalty costs if there is a late payment of installments.
- Interest risk is late if there is a late payment.
- Debtor risk will be reported as a problematic debtor who will be recorded in the Bank Indonesia Debtor Information System / Financial Services Authority (OJK) for 2 (two) years in case of late payment of liabilities.

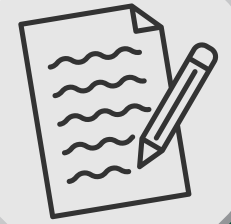


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## TERMS & PROCEDURE



- Debtor business is running min 2 (two) years.
- Debtor business is not included in the type of industry that cannot be financed based on BTPN policy.
- Debtors are not included in the debtor category who have problem loans based on the results of checking to Bank Indonesia and / or OJK, or are on the Blacklist at Bank Indonesia and / or OJK.
- The debtor submits the requirements document.
- Debtors submit guarantees in accordance with the provisions of the guarantee that can be received at BTPN, which can be in the form of deposits, land and buildings, vacant land, vehicles, machinery, supplies of merchandise and trade receivables.
- Debtor opens a current account or savings account at BTPN.



## INTEREST & FEE

- Loan interest rates are effective floating and can be reviewed at any time according to BTPN policy and market conditions.
- Return of loans in installments (principal + interest) according to the date of disbursement or agreed date.
- Total principal installments + interest can be in the form of total fixed installments (decreased interest) and total installment decreased (fixed principal). If there is no special mention, it is considered a total fixed installment.
- Date of debating interest and or principal is carried out according to the date set in the installment schedule and changes in changes.

*\*) Indications of current costs can be seen in a separate attachment.*

## OTHER INFORMATION



- If the debtor does not meet the internal or external internal provisions, BTPN has the right to reject the debtor's credit application.
- **If further assistance is required, please contact Relationship Manager (RM) and / or Team Leader (TL) in nearest BTPN branch or contact BTPN Care 1500 300.**

# Current Account Loan

Short-term loans for productive business capital financing which is fluctuating and provides flexibility to manage working capital.

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## PRODUCT DESCRIPTION



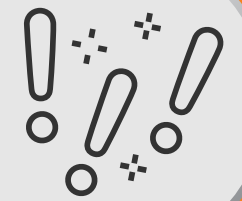
- Tenor max 12 (twelve) months and can be extended.
- In rupiah, the max loan limit per debtor for all products at BTPN Micro Business is Rp. 3 billion.
- Debtors can be in the form of individuals or companies.
- Revolving means the debtor can make withdrawals and/or repayment of loans from time to time for the loan period.

## TERMS & PROCEDURE



- Debtor business is running min 2 (two) years.
- Debtors are not included in the debtor category who have problem loans based on the results of checking to Bank Indonesia and / or OJK, or are on the Blacklist at Bank Indonesia and / or OJK.
- Debtors submit guarantees in accordance with the provisions of the guarantee that can be received at BTPN, which can be in the form of deposits, land and buildings, vacant land, vehicles, machinery, supplies of merchandise and trade receivables.

## RISKS



- Market risk in accordance with floating interest rates.
- Risk of penalty costs if there is a late payment of installments.
- Debtor risk will be reported as a problematic debtor who will be recorded in the Bank Indonesia Debtor Information System / Financial Services Authority (OJK) for 2 (two) years in case of late payment of liabilities.
- Risk is subject to a penalty fee if there is a closing facility before maturity.
- Risk of repulsion for checks or demand deposits issued by debtors in the event of a deficiency of balances and or other formal conditions.



## INTEREST & FEE

Loan interest rates are effective floating and can be reviewed at any time according to BTPN policy and market conditions.

*\*) Indications of current costs can be seen in a separate attachment.*

## OTHER INFORMATION



- If the debtor does not meet the internal or external internal provisions, BTPN has the right to reject the debtor's credit application.
- **If further assistance is required, please contact Relationship Manager (RM) and / or Team Leader (TL) in nearest BTPN branch or contact BTPN Care 1500 300.**

# Current Account

Deposits in the form of a current account with a competitive service and the freedom of transactions for customers.

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## PRODUCT DESCRIPTION

- Is a current account In Rupiah that meets the basic needs for business transactions and as a medium for disbursement and repayment of loans.
- Transaction media in the form of checks, giro bilyet and ATM (specifically for individual customers).
- Can apply joint accounts / joint accounts, except for current accounts used as a medium for disbursement and loan debating.
- Can be applied several types of transactions with a power of attorney.

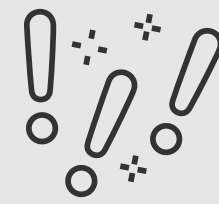
## TERMS & PROCEDURE

Fulfill the account opening form and other supporting documents required.

### Documents to fulfill :

- Individual (Indonesian citizen)
  - Original Identity Card (Original Identity Card must be shown when opening account)
  - NPWP card
- Non -individual (established based on the law of the Republic of Indonesia)
  - Deed of Establishment and Last Amendment and Proof of Ratification/Registration from the Authorized Institution.
  - Original identity cards from those who are entitled to represent the company according to the company's deed.
  - NPWP card.
  - Business permit documents include SIUP, TDP/NIB.
  - Other documents in accordance with the document requirements specified by the bank for each type of business entity.

## RISKS



- Market risk related to interest rates.
- Risk of repulsion for checks or bilyet giros issued by debtors if there is a deficiency of balances and or other formal conditions. And can cause customers to be recorded in DHNBI (Bank Indonesia National Black List), if the number of repulsions on checks or bilyet giros issued according to the DHNBI criteria.



## CURRENT ACCOUNT SERVICES

- Customers will not get demand deposits.
- The PRK interest rate follows the applicable provisions.

## INTEREST & FEE



- Minimum initial deposit of IDR 1,000,000 (for individual customers and non-individual customers)
- Administrative fees per month Rp. 25,000,- for individual customers and Rp. 30,000,- for non-individual customers.
- Account closing fee Rp. 50.000,-

*\*) The costs charged can change according to market conditions and BTPN policies.*



## OTHER INFORMATION

- BTPN provides notification (ALERT) for customers with valid registration at BTPN branch office, in format of Short Message Service (SMS) for individual current account as well as email (as registered in BTPN system) for non individual current account starting from Rp. 10,000,000,-
- If the debtor does not meet the internal or external internal provisions, BTPN has the right to reject the debtor's credit application.
- **If further assistance is required, please contact Relationship Manager (RM) and / or Team Leader (TL) in nearest BTPN branch or contact BTPN Care 1500 300.**