

Summary of Product Information and Service

PermataSME

Inward Documentary Collection

I. PRODUCT INFORMATION

Inward Documentary Collection

PermataBank, acting as the Presenting Bank, receives import documents from the Remitting Bank, and informs the payment conditions come under the incoming documents to the Customer as Buyer / Importer / Drawee.

BENEFIT

PermataBank handles the purchasing documents and makes payment to the Seller as per Schedule of Remittance.

PRODUCT RISKS

Payment has been made but the goods received do not match the trade / order documents.

II. SERVICE REQUIREMENT

Customer has the obligation to fulfill the general requirements and documents required, at the minimum as follow:

- a. Opening a Current Account at PermataBank.
- b. Signing a Credit Agreement (including General Terms and Conditions for Banking Facilities) (if required).
- c. Signing the General Terms and Conditions for Trade Finance and Guarantee Services (if required).
- d. Signing a Collateral Agreement (if required).

- e. Signing or fulfilling other supporting documents such as Tax Identification Number (NPWP), Articles of Association and Bylaws (AD ART), Sales Contract / Purchase Order, and others.
- f. Submitting transaction documentation and required underlying documents.

1. General Requirements:

- Individuals (Indonesian citizens), companies (PT, CV, Firma), or professionals who are under the laws of the Republic of Indonesia.
- Foreign Investment Company (PMA) or foreign companies that have obtained permission from the Indonesian Investment Coordinating Board (Badan Koordinasi Penanaman Modal Asing or BKPM).

2. Document Requirements:

- Tax Identification Number (NPWP)
- Articles of Association and Bylaws (AD ART)
- Requirements for Business License (SIUP)
- Company Registration Certificate (TDP)
- Financial Reports and others

III. CHARGES

Transaction Fee:

- Commission fees are a percentage of the nominal transaction and/or tenor, with a minimum charge applied.
- Interest rate is according to the credit level and Customer's risk
- Other fees including Administration fee, Courier fee, SWIFT / Telex fee, and others.

The fees for each Customer may vary depending on the Bank's considerations, including the Customer's risk level or transactions. All fees will be directly debited from the Customer's account.

The following is an example of cost calculation:

Amount	IDR 1 Bio
Incoming Document Fee	0,125% / 0,125% USD 50 / IDR 700K
SWIFT Fee	USD 15 / IDR 200K
Incoming Document Commission Fee	0,125% x IDR 1 Bio = IDR 1.250.000
Total Charges	IDR 1.001.250.000 + IDR 200K = IDR 1.001.450.000
Safe Keeping Document Fee	USD 50 / IDR 700K
Free of Payment	USD 50 / IDR 700K

IV. LATE PAYMENT PENALTY

It will be charged in case of overdue payment of obligations. The penalty will be calculated daily, from the occurrence of the overdue payment of obligations until the obligations are settled.

V. EARLY PAYMENT PENALTY

Early repayment fees will be imposed as agreed.

The penalties for each Customer may vary depending on the Bank's considerations, including the Customer's risk level or transactions. All penalties will be directly deducted from the Customer's account.

VI. CUSTOMER COMPLAINTS SERVICES

Customers or their representatives can submit complaints of dissatisfaction with services from the Bank regarding products or other services orally through the Client Services Group at (021) 1500399 or email through ClientServices@permatbank.co.id or in writing via official letter to PermataBank or come to the network the nearest PermataBank office or by visiting the official website www.permatabank.com.

VII. IMPORTANT INFORMATION

This product is subject to separate Terms and Conditions and involves risks, including foreign exchange risk, penalty risk due to default, and a decrease in collectibility.

The provision of this product facility will be recorded in the reporting to the Regulator, including the Financial Services Information System (SLIK).