

Summarized Information of Products and Services

Issuer	: PT Mandiri Tunas Finance	Type of Product	: Vehicle Financing
Product Name	: Kredit Kendaraan Bermotor (KKB)	Product Description	: Financing for four wheels or more vehicles

Financing Main Feature			
Principal Financing	: Max Rp 3 Billion	Financed Vehicle	: Passenger Vehicle and Pick-Up Truck
Interest Rate	: 2,66% - 9,19 % and 5,34% - 16,65% effective	Vehicle Brand	: Toyota, Honda, Daihatsu, Suzuki, Mazda, Nissan, Hyundai, Wuling, Mitsubishi, etc
Financing Period (tenor)	: 1-5 Year	Insurance and Coverage	: TLO, Comprehensive, Combination, Credit Protection Insurance
Notes: The insurance rate will vary according to the tenor, principal amount debt, type of coverage, region of vehicle purchased as well as the vehicle model chosen by the customer			

Fees			
Loan Application Fee*		Incidental Fee*	
Administration Fee	: Rp 850.000,- s/d Rp 3.500.000,-	Fiduciary	: Based on applicable regulations
Commission Fee	: Max 2%	Insurance Fee	: Based on applicable regulations
Fiduciary Fee	: Rp 350.000,- s/d Rp 2.100.000,-	Life Insurance Cost	: Based on applicable regulations
	Costs may vary according to the region of vehicle purchased	Collateral	: Rp 2.000.000,- or maximum as billed by the 3rd party based on the invoice
Stamp Fee	: Rp. 10.000/documents	Execution Fee	
		Collateral Confiscation Issuance Fees	: Rp 2.000.000,- (due to late payment for \geq 30 days)
		Collection Fee	: Rp. 100.000,-
		Late Charge Fee	: 0,4%/day
		Early Settlement Penalty	: 4% from outstanding
		Collection by Collector	: Rp 50.000 (due to late payment for \geq 7 days)
*Terms and conditions applied		BPKB Custody Fee	: Rp. 5.000 per day calculated from 60 calendar days from the date the last instalment is paid / from the date of accelerated repayment
		Instalment Payment Fee	: Rp 2.500,- s/d Rp. 50.000,- trough payment channel

*Terms and conditions applied

Benefits

Providing convenience to customers to own a vehicle at a competitive cost and a choice of various types of products that suit the needs and abilities of customers with instalment payments.

Risks

1. Risk of not being able to own the vehicle if the customer(s) unable to fully pay the loan
2. Risk of paying additional charges due to late payment/default payment
3. Risk of execution of the collateral due to the following conditions:
 - a. Negligence of installment payment based on agreed contract
 - b. Transferring or pawning financing object(s) without permission from MTF
4. Risk of reputation due to financing history is recorded in the Financial Information Service System (SLIK) when the customer(s) are in arrears with payments

Terms and Condition

Customers must fulfill the following general financing requirements:

1. Individual or Business Entity
2. A survey of residence/business premises will be conducted
3. For used cars, a vehicle appraisal will be conducted

Documents for Personal Applicant

1. Copy of Applicant's E-KTP
2. Copy of the applicant's husband's/ wife's identity card, family card, marriage certificate/ divorce certificate
3. Copy of house ownership
4. Last 1 month's salary slip
5. Copy of savings account or bank statement for the last 3 months
6. Copy of Taxpayer Identification Number (NPWP)
7. Original Proof of Vehicle Ownership (BPKB) (for a used vehicle)
8. Copy of Vehicle Registration Certificate (STNK) (for a used vehicle)

Documents for Corporation Applicant

1. Copy of Trade Business License (SIUP)
2. Copy of Deed of Establishment and Amendment, Deed of Authorization of the Ministry of Law and Human Rights
3. Company Registration Certificate /Business License (NIB)
4. Copy of Taxpayer Identification Number (NPWP)
5. Copy of Business Entity Domicile Certificate
6. Copy of Taxpayer Identification Number (NPWP)
7. Copy of E-KTP of business entity management
8. Copy of the Company's Financial Statements for the last 2 years
9. Copy of savings account or

Documents for Self-Employed/Professionals Applicant

1. Copy of Applicant's E-KTP
2. Copy of the applicant's husband's/ wife's identity card, family card, marriage certificate/ divorce certificate
3. Copy of house ownership
4. Copy of savings account or bank statement for the last 3 months
5. Copy of Taxpayer Identification Number (NPWP)
6. Copy of Trade Business License (SIUP)
7. Copy of license to practice (for professionals)
8. Original Proof of Vehicle Ownership (BPKB) (for a used vehicle)
9. Copy of Vehicle Registration Certificate (STNK) (for a used vehicle)

- current account for the last 3 months
10. Original Proof of Vehicle Ownership (BPKB) (for a used vehicle)
 11. Copy of Vehicle Registration Certificate (STNK) (for a used vehicle)

Customer(s) can submit inquiries and complaints via:
 Care Center: 1500059 (Monday-Friday, 08.00-17.00 WIB)
 Email: customer.service@mtf.co.id
 Website: www.mtf.co.id
 Operational Hour for Branch Office:
 Senin-Jumat, 08.30-15.00 local time
 Sabtu, 08.30-13.00 local time

Simulation

Vehicle Condition	: New Car
Vehicle Brand	: DAIHATSU
Vehicle Type	: DAIHATSU-TERIOS-R A/T 1.5
Vehicle Price	: Rp. 193,300,000.00
Down Payment Percentage	: 25%
Financing Amount	: Rp. 144,975,000.00
Interest	: 6,06% (Flat) / 11,35% (Effective)
Insurance	: Comprehensive
Package Scheme	: In Advance (ADDM)
Financing Period	: 03/09/2018 – 03/08/2021

Contoh Simulasi Pembayaran Pertama

Total Down Payment	: Rp. 48,325,000.00
Fiduciary	: Rp. 344,000.00
Provision	: Rp. 2,890,729.00
1st installment	: Rp. 3,148,000.00
Total First Payment	: Rp. 64,141,077.00

*The calculation in this Simulation is not a fix number. For more detailed calculation, please contact Mandiri Tunas Finances Sales Team

Simulation of Late Charge Fine

(if there is a delay in making payment)

Fine: 0.4% /day of the outstanding amount

Instalment: Rp. 3,148,000.00
 Day of late: 3 days

Late Charge Fine
 $0,4\% \times 3 \times \text{Rp. } 3,148,000.00$
 $= \text{Rp. } 37,776.00$

Simulation of Early Settlement Penalty

(If the payment is done before the Maturity Date)

If the consumer expeditiously fulfils the payment in the fifth tenor. Consequently, the value of the settlement is as follows:

Early Settlement Penalty Fee:
 $\text{Rp. } 134,499,654 \times 4\% = \text{Rp. } 5,379,986.00$

Settlement Fee:
 $\text{Rp. } 134,499,654 + \text{Rp. } 5,379,986.00 = \text{Rp. } 139,879,640.00$

Simulation of Collateral Execution

(if the customer(s) do not fulfill the obligations according to the financing agreement)

Execution costs are based on the analysis and handling conducted or maximum as billed by the 3rd party based on the invoice

*The calculation of Early Settlement Payment simulation is provided, excluding any installment payment delays

**For further Early Settlement Payment calculations, you can access the MTF Mobile Application

Additional Informations

1. The calculations in the simulation are for illustrative purposes only and their values may change at any time;
2. Main Features, Fees, and Terms&Conditions are subject to change in accordance with the Company internal policies
3. Consumers are allowed to make early repayments before the agreed-upon timeframe (subject to penalty fees as stipulated in the financing agreement);
4. Consumers may receive offers for other products from third parties if they consent to sharing their personal data;
5. Summarized Information of Products and Services come into effect based on internal policies, starting from January 2023.

Disclaimer

1. The consumer has read, received an explanation (if there are any questions), and understood the financing product before agreeing to the financing. The consumer is entitled to inquire with the financing company's personnel about all matters related to this Product and Service Information Summary
2. The information in this Product and Service Information Summary is not part of the financing agreement
3. The consumer is required to continue reading, understanding, and signing the financing agreement

xxx, xxx, 20xx