

Summarized Information of Products and Services

Issuer	: PT Mandiri Tunas Finance	Type of Product	: Working Capital Financing
Product	: Working Capital	Product Description	: Sale & Lease Back Working Capital Financing with Motor Vehicles/Machinery/Heavy Equipment as collateral

Financing Main Feature			
Principal Financing	: Minimum Rp 50 Million	Financed Asset	: Used Passenger Cars, Used Pick Up Cars, Used Trucks, and Used Large Motorcycles >300cc
Interest Rate	: 17,45% – 20,28% eff rate per year	Collateralizable asset brands	: Toyota, Honda, Daihatsu, Suzuki, Mazda, Nissan, Hyundai, Wuling, United Tractor Mitsubishi, etc
Financing Period (tenor)	: 1-7 year	Insurance and Coverage	: TLO, Comprehensive, Combination, Credit Protection Insurance, Electronic Equipment Insurance (EEI), etc
Installments	: Rp 1 Million - 100 Million	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	
Fee			
Loan Application Fee*		Incidental Fee	
Administration Fee	: Rp 2.000.000,- s/d Rp 5.000.000,-	Fiduciary Insurance Fee	: 0.2% s/d 4.8% flat per year Insurance rate x vehicle price
Commission Fee	: 0% - 3% Provision x (vehicle price-down payment)	Life Insurance Cost	: 0.30% - 4.9% Credit protection insurance rate x vehicle price
Security Deposit Fee	: Fees vary according to the amount received from the customer/lessee for smooth payment.	Collateral Execution Fee	: Rp 1.500.000,- up to Rp 2.000.000,- or maximum as billed by the 3rd party based on the invoice.
Stamp Fee	: Rp. 10.000/documents (if needed)	Collection Fee	: Rp. 100.000,-
		Fines	: 0.4%/day

Survey/Appraisal Fee : Rp 0 – Rp 1.000.000,-	Repayment before : 4% - 8% from the Maturity Date outstanding	
*Terms and conditions applied	Penalty BPKB Custody Fee : Rp 5.000,- per day calculated from 60 calendar days from the date the last installment is paid / from the date of accelerated repayment Installment Payment : Rp 2.500,- s/d Rp. 10.000,- trough payment channel	
*Terms and conditions applied		
Benefits		
Providing convenience to customers to meet the needs of working capital / business capital or expenses that run out in one cycle of customer business activities.		
Risks		
<ol style="list-style-type: none"> 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 bad payment/default payment 3. Risk of execution of the collateral due to the following conditions: <ol style="list-style-type: none"> 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 		
Requirements and Procedures		
Customers must fulfill the following general financing requirements: <ol style="list-style-type: none"> 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 		
Individual Documents	Business Entity Documents	Self-employed/Professionals Documents
<ol style="list-style-type: none"> 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) 	<ol style="list-style-type: none"> 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 Domicile Certificate 6. Copy of E-KTP of business entity management 	<ol style="list-style-type: none"> 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. Copy of Vehicle Registration Certificate (STNK) (for a used vehicle)	7. Copy of the Company's Financial Statements for the last 2 years 8. Copy of savings account or current account for the last 3 months 9. Original Proof of Vehicle Ownership (BPKB) (for a used vehicle) Copy of Vehicle Registration Certificate (STNK) (for a used vehicle)	8. Original Proof of Vehicle Ownership (BPKB) (for a used vehicle) 9. Copy of Vehicle Registration Certificate (STNK) (for a used vehicle)
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Customer(s) can submit inquiries and complaints via:

Care Center: 1500059
Email: customer.service@mtf.co.id
Website: www.mtf.co.id
Operational hour for care center service 1500059
Monday-Friday: 08.00-17.00

Simulations

Example of Installment Table

Tenor	Year 1	Year 2	Year 3	Year 4	Year 5
Installment	Rp 35.542.000,-	Rp 19.552.000,-	Rp 14.294.000,-	Rp 11.716.000,-	Rp 10.211.000,-

Vehicle Condition: Used
Vehicle Brand: Honda
Vehicle Type: HRV-E-CTV
Vehicle Price: RP 487,000,000
Down Payment Percentage: 20% of the vehicle price
Financing Amount: RP 389,600,000
Interest: 20,28% eff per year
Insurance: Comprehensive
Region: Jakarta
Package Scheme: Prepaid installments (ADDMM)
Package Type and Tenor: Regular - 5 years

A simulation example of Total Paid I

Total Down Payment: RP 97,400,000
Collateral Insurance: RP 33,388,720
Life Insurance: Rp 0,-
Fiduciary: Rp 0,-
1st installment : Rp 10.211.000,-
Total Paid I: Rp 144,499,720

Example of simulating the total paid by customers:

Unit Price	Tenor	Down Payment (20%)	Financing Amount*	Installment up to Maturity Date	Fees	Total paid by customers*
Rp 487.000.000,-	5	Rp 97.400.000,-	Rp 389.600.000,-	Rp 10.211.000,-	Rp 47.099.720,-	Rp 144.499.720,-

*Unit price minus the down payment

**Installment total up to maturity date plus fees (with the condition that the customer makes payments smoothly)

Download the MTFGO Apps on Google Play or Apple Store to carry out financing simulation.

Example of Fine Simulation A simulation example of collateral execution

(if there is a delay in making payment)	(if the customer(s) do not fulfill the obligations according to the financing agreement)
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Car collateral: 0.4%/day of the outstanding amount	Execution costs are based on the analysis and handling conducted or maximum as billed by the 3rd party based on the invoice.
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Additional Information

1. The calculations in the simulation are only illustrative and the values may change at any time;
2. This Summary of Product and Service Information is not part of the financing agreement.;
3. The customer(s) are obliged to continue to read, understand, understand and sign the financing agreement.;
4. Customer(s) are allowed to make repayments faster than the previously agreed period (will be charged with penalty fee);
5. MTF is obliged to inform any changes to the benefits, costs, risks, terms and conditions of this Product and Service by mail or through other means in accordance with the applicable terms and conditions. The notice will be informed 30 days prior to the effective date of the changes;
6. The customer(s) will receive other product offers from third parties if customer(s) agree to share personal data;
7. MTF shall deliver a copy of the Financing Agreement and the Insurance Coverage document to the customer in the manner and place of submission in accordance with the agreed provisions.

Disclaimer

1. MTF may reject the customer application if it does not meet the applicable requirements and regulations.
2. The Product and Service Information Summary is not a guarantee that the financing facility will be approved;
3. The customer(s) must read carefully, understand, and comprehend the contents of this Product and Service Information Summary before agreeing to the financing and have the right to ask MTF employees for all matters related to this Product and Service Information Summary.



Mandiri Tunas Finance is licensed and supervised by the Financial Services Authority (OJK).