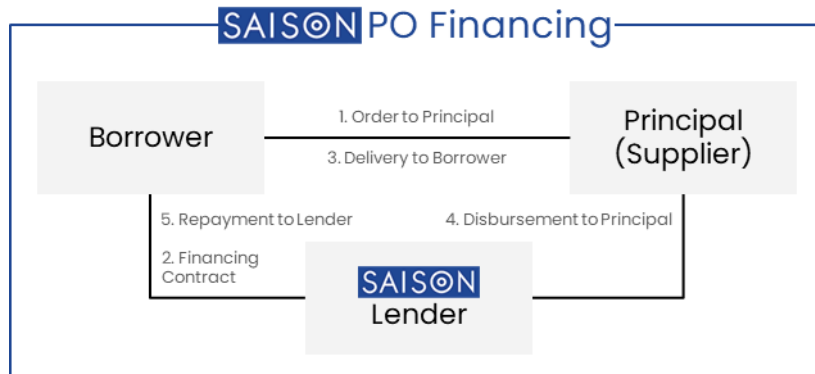
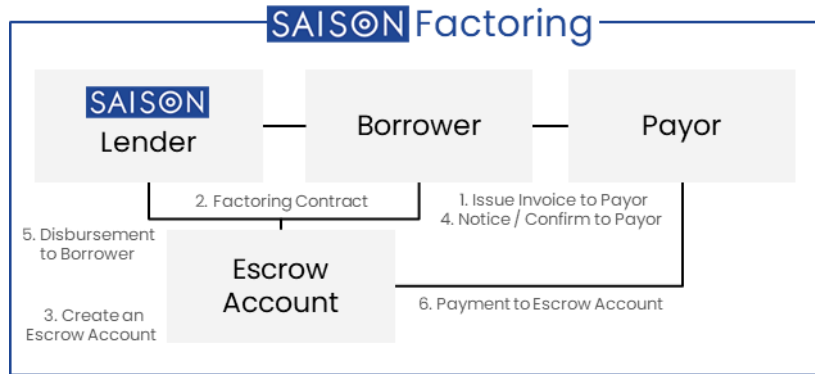


# Working Capital Financing

Supporting The Capital Expenditure in a Business Cycle.



## Terms and Conditions

- Interest rate : Min. 12%
- Tenor : 1 - 24 months
- Collateral : If needed
- Provision fee : Min. 1%
- Admin fee : 1% from the financing amount
- Notary fee : TBC \*Fiduciary, Financing Agreement
- Insurance fee : TBC
- Insurance of collateral : Covered through SMF scheme

## Required Documents

### Contracts

- Factoring (Invoice Financing) : Invoice to be financed
- PO Financing : Purchase order to be financed

Legal Documents

- The Deed of Establishment and its Amendment (if any), and the Letter of Approval from Minister of Justice & Human Right
- Tax Number (NPWP), Company Registration Certificate (TDP) and Trade Business License (SIUP) or Business Identification Number (NIB)
- Identity Card of the Commissioners / Directors / Shareholders
- Tax Number (NPWP) of the Directors

Financial Documents

- Latest 3 months bank statement
- Last 2 years / Current year (Quarterly) financial statements (PL/BS)