

**RINGKASAN INFORMASI PRODUK DAN LAYANAN (RIPLAY) VERSI UMUM
KREDIT HEAVY EQUIPMENT, TRANSPORTATION AND OTHERS (HETO) FINANCING**

A. Detail Informasi Produk

| No. | Kriteria | Keterangan | | | | | | | | | | | | | | | | | | |
|-------------------|---|--|--------------|---------------------------------------|-----------|-----|-------------------|---|--------|--|--------------|--|--------------|--|--------------|---------------------------------|------------|---------------------|---------|---|
| 1 | Nama & Jenis Produk dan/atau Layanan | Fasilitas Kredit Alat Berat | | | | | | | | | | | | | | | | | | |
| 2 | Nama Penerbit | PT Bank JTrust Indonesia Tbk | | | | | | | | | | | | | | | | | | |
| 3 | Fitur Utama | <table border="1"> <tr> <td>Jenis Produk</td> <td>Kredit Investasi dan/atau Modal Kerja</td> </tr> <tr> <td>Mata Uang</td> <td>IDR</td> </tr> <tr> <td>Penjelasan Produk</td> <td>Kredit investasi alat berat adalah fasilitas kredit dari J Trust Bank berupa pinjaman tunai (cash loan) dalam mata uang rupiah untuk pembiayaan atas pembelian atau pengadaan alat berat.</td> </tr> <tr> <td>Tujuan</td> <td>Kredit Investasi dan/atau Modal Kerja Pembiayaan untuk pengadaan atau pembelian alat berat</td> </tr> <tr> <td>Metode Bunga</td> <td>Tetap (<i>fixed</i>) selama masa jangka waktu pinjaman</td> </tr> <tr> <td>Limit Kredit</td> <td>Minimal Rp1 Milyar hingga maksimal Rp100 Milyar.</td> </tr> <tr> <td>Jangka Waktu</td> <td>12 bulan sampai dengan 60 bulan</td> </tr> <tr> <td>Suku Bunga</td> <td>12% - 13% fixed p.a</td> </tr> <tr> <td>Jaminan</td> <td>Alat berat atau yang ditentukan lain oleh Komite Kredit</td> </tr> </table> <p><i>*)catatan: Dalam penerapannya disesuaikan dengan analisa dan kriteria risiko yang diterima oleh Bank</i></p> | Jenis Produk | Kredit Investasi dan/atau Modal Kerja | Mata Uang | IDR | Penjelasan Produk | Kredit investasi alat berat adalah fasilitas kredit dari J Trust Bank berupa pinjaman tunai (cash loan) dalam mata uang rupiah untuk pembiayaan atas pembelian atau pengadaan alat berat. | Tujuan | Kredit Investasi dan/atau Modal Kerja Pembiayaan untuk pengadaan atau pembelian alat berat | Metode Bunga | Tetap (<i>fixed</i>) selama masa jangka waktu pinjaman | Limit Kredit | Minimal Rp1 Milyar hingga maksimal Rp100 Milyar. | Jangka Waktu | 12 bulan sampai dengan 60 bulan | Suku Bunga | 12% - 13% fixed p.a | Jaminan | Alat berat atau yang ditentukan lain oleh Komite Kredit |
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| 4 | Manfaat | <p>a. Setelah Bank mencairkan pinjaman, debitur dapat segera menyelesaikan/melunasi pembelian alat berat dengan pihak penjual/dealer.</p> <p>b. Debitur dapat melunasi pinjaman ke Bank melalui cicilan setiap bulan yang besarnya sesuai skema jangka waktu dan suku bunga yang dipilih di awal</p> | | | | | | | | | | | | | | | | | | |
| 5 | Risiko | <p>a. Keterlambatan pembayaran dari tanggal jatuh tempo menyebabkan Debitur harus membayar denda keterlambatan dan akan mempengaruhi status kolektibilitas pinjaman debitur yang tercatat di Otoritas Jasa Keuangan.</p> <p>b. Debitur dapat dikenakan biaya pelunasan/penalty apabila melakukan pelunasan dipercepat baik sebagian maupun seluruhnya dari jadwal yang sudah disepakati, dimana</p> | | | | | | | | | | | | | | | | | | |

PT. Bank JTrust Indonesia Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan dan Bank Indonesia serta merupakan Peserta Penjaminan LPS.

| No. | Kriteria | Keterangan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| | | <p>besarnya biaya pelunasan/penalty tercantum dalam Perjanjian Kredit yang ditandatangani debitur.</p> <p>c. Jika debitur gagal bayar atau wanprestasi, dapat menyebabkan jaminan disita oleh Bank.</p> <p>d. Jika debitur menunggak kewajiban angsuran, maka dapat berakibat kredibilitas debitur masuk dalam catatan Bank yang kurang baik sampai buruk.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Persyaratan dan Tata Cara | <p>Persyaratan Pengajuan Kredit yang Harus Dilengkapi:</p> <table border="1"> <thead> <tr> <th colspan="4">PERSYARATAN YANG HARUS DILENGKAPI</th> </tr> <tr> <th>No</th> <th>Jenis Dokumen</th> <th>Perorangan</th> <th>Badan Usaha</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Identitas Debitur dan Pasangan, serta Penjamin (jika wajib ada penjamin)</td> <td>•</td> <td>-</td> </tr> <tr> <td>2</td> <td>Identitas Pemilik Manfaat, Penanggung Jawab, dan Pengurus Badan Usaha</td> <td>-</td> <td>•</td> </tr> <tr> <td>3</td> <td>Identitas Pemilik Agunan beserta Pasangan (jika Agunan bukan atas nama Badan Usaha)</td> <td>-</td> <td>•</td> </tr> <tr> <td>4</td> <td>Surat Permohonan Debitur</td> <td>•</td> <td>•</td> </tr> <tr> <td>5</td> <td>Akta Pendirian Badan Usaha</td> <td>-</td> <td>•</td> </tr> <tr> <td>6</td> <td>SK Kemenkumham</td> <td>-</td> <td>•</td> </tr> <tr> <td>7</td> <td>Anggaran Dasar</td> <td>-</td> <td>•</td> </tr> <tr> <td>8</td> <td>NPWP</td> <td>•</td> <td>•</td> </tr> <tr> <td>9</td> <td>Dokumen Pembayaran Pajak Usaha berikut SPT</td> <td>•</td> <td>•</td> </tr> <tr> <td>10</td> <td>Kartu Keluarga (KK)</td> <td>•</td> <td>-</td> </tr> <tr> <td>11</td> <td>Akta Nikah/Surat Cerai/Surat Kematian</td> <td>•</td> <td>-</td> </tr> <tr> <td>12</td> <td>Bukti Tempat Tinggal saat ini (PBB, Rekening Listrik atau Rekening PDAM atau Sertifikat Tanah)</td> <td>•</td> <td>-</td> </tr> <tr> <td>13</td> <td>Bukti Penghasilan</td> <td>•</td> <td>-</td> </tr> <tr> <td>14</td> <td>Dokumen Perizinan & Legalitas Usaha</td> <td>•</td> <td>•</td> </tr> <tr> <td>15</td> <td>Buku Tabungan 6 Bulan terakhir</td> <td>•</td> <td>•</td> </tr> <tr> <td>16</td> <td>Laporan Keuangan 3 tahun terakhir</td> <td>-</td> <td>•</td> </tr> <tr> <td>17</td> <td>Bukti kepemilikan atau penguasaan lahan lahan kerja (mining, oil & gas, forestry, plantation, dll), untuk debitur yang memiliki lahan kerja sendiri.</td> <td>•</td> <td>•</td> </tr> <tr> <td>18</td> <td>Bukti/surat pemesanan barang atas nama calon debitur langsung yang dikeluarkan oleh Dealer (ditandatangani dan distempel secara resmi dari Dealer)</td> <td>•</td> <td>•</td> </tr> <tr> <td>19</td> <td>SLIK OJK terbaru Debitur/calon Debitur.</td> <td>•</td> <td>•</td> </tr> </tbody> </table> | PERSYARATAN YANG HARUS DILENGKAPI | | | | No | Jenis Dokumen | Perorangan | Badan Usaha | 1 | Identitas Debitur dan Pasangan, serta Penjamin (jika wajib ada penjamin) | • | - | 2 | Identitas Pemilik Manfaat, Penanggung Jawab, dan Pengurus Badan Usaha | - | • | 3 | Identitas Pemilik Agunan beserta Pasangan (jika Agunan bukan atas nama Badan Usaha) | - | • | 4 | Surat Permohonan Debitur | • | • | 5 | Akta Pendirian Badan Usaha | - | • | 6 | SK Kemenkumham | - | • | 7 | Anggaran Dasar | - | • | 8 | NPWP | • | • | 9 | Dokumen Pembayaran Pajak Usaha berikut SPT | • | • | 10 | Kartu Keluarga (KK) | • | - | 11 | Akta Nikah/Surat Cerai/Surat Kematian | • | - | 12 | Bukti Tempat Tinggal saat ini (PBB, Rekening Listrik atau Rekening PDAM atau Sertifikat Tanah) | • | - | 13 | Bukti Penghasilan | • | - | 14 | Dokumen Perizinan & Legalitas Usaha | • | • | 15 | Buku Tabungan 6 Bulan terakhir | • | • | 16 | Laporan Keuangan 3 tahun terakhir | - | • | 17 | Bukti kepemilikan atau penguasaan lahan lahan kerja (mining, oil & gas, forestry, plantation, dll), untuk debitur yang memiliki lahan kerja sendiri. | • | • | 18 | Bukti/surat pemesanan barang atas nama calon debitur langsung yang dikeluarkan oleh Dealer (ditandatangani dan distempel secara resmi dari Dealer) | • | • | 19 | SLIK OJK terbaru Debitur/calon Debitur. | • | • |
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| No | Jenis Dokumen | Perorangan | Badan Usaha | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Identitas Debitur dan Pasangan, serta Penjamin (jika wajib ada penjamin) | • | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 4 | Surat Permohonan Debitur | • | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Akta Pendirian Badan Usaha | - | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | SK Kemenkumham | - | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | Anggaran Dasar | - | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | NPWP | • | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | Dokumen Pembayaran Pajak Usaha berikut SPT | • | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | Kartu Keluarga (KK) | • | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | Akta Nikah/Surat Cerai/Surat Kematian | • | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | Bukti Tempat Tinggal saat ini (PBB, Rekening Listrik atau Rekening PDAM atau Sertifikat Tanah) | • | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13 | Bukti Penghasilan | • | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14 | Dokumen Perizinan & Legalitas Usaha | • | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 15 | Buku Tabungan 6 Bulan terakhir | • | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 16 | Laporan Keuangan 3 tahun terakhir | - | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 7 | Biaya | <p>BIAYA</p> <table border="1"> <tbody> <tr> <td>Biaya Bank</td> <td>:</td> <td>- Upfront fee 0.5% dari fasilitas kredit - Administrasi 0.5% dari fasilitas kredit</td> </tr> <tr> <td>Biaya Notaris</td> <td>:</td> <td>- Biaya Pengikatan (jika diperlukan) - Biaya Fidusia</td> </tr> <tr> <td>Biaya Asuransi</td> <td>:</td> <td>- Asuransi Kerugian - Asuransi Jiwa (jika diperlukan)</td> </tr> <tr> <td>Biaya lain-lain</td> <td>:</td> <td>Ditentukan kemudian dan diinformasikan sebelum akad kredit</td> </tr> </tbody> </table> | Biaya Bank | : | - Upfront fee 0.5% dari fasilitas kredit - Administrasi 0.5% dari fasilitas kredit | Biaya Notaris | : | - Biaya Pengikatan (jika diperlukan) - Biaya Fidusia | Biaya Asuransi | : | - Asuransi Kerugian - Asuransi Jiwa (jika diperlukan) | Biaya lain-lain | : | Ditentukan kemudian dan diinformasikan sebelum akad kredit | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Biaya Notaris | : | - Biaya Pengikatan (jika diperlukan) - Biaya Fidusia | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Biaya Asuransi | : | - Asuransi Kerugian - Asuransi Jiwa (jika diperlukan) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Biaya lain-lain | : | Ditentukan kemudian dan diinformasikan sebelum akad kredit | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

PT. Bank JTrust Indonesia Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan dan Bank Indonesia serta merupakan Peserta Penjaminan LPS.

Version 1.1 Tanggal 30 Desember 2024.

| No. | Kriteria | Keterangan | | | | | | | | | | | | | | | | | | | | | |
|--------------------|----------|--|-------------|---|-------------------------|--------------|---|-------------------------|---------|---|---|--------------------|---|--|-----------|---|--|---------------|---|---|-------------------|---|--|
| | | <p>ESTIMASI BIAYA PENGAJUAN KREDIT</p> <table border="1" data-bbox="678 398 1508 1556"> <tr> <td data-bbox="678 398 954 448">Upfront fee</td> <td data-bbox="954 398 989 448">:</td> <td data-bbox="989 398 1508 448">0.5% dari plafon kredit</td> </tr> <tr> <td data-bbox="678 448 954 497">Administrasi</td> <td data-bbox="954 448 989 497">:</td> <td data-bbox="989 448 1508 497">0.5% dari plafon kredit</td> </tr> <tr> <td data-bbox="678 497 954 645">Materai</td> <td data-bbox="954 497 989 645">:</td> <td data-bbox="989 497 1508 645">+/-15 lembar @Rp10.000,- (sepuluh ribu rupiah)/bervariasi sesuai dengan jumlah dokumen khusus yang dibutuhkan</td> </tr> <tr> <td data-bbox="678 645 954 1198">Pengikatan Jaminan</td> <td data-bbox="954 645 989 1198">:</td> <td data-bbox="989 645 1508 1198"> <ul style="list-style-type: none"> - Bervariasi mengikuti jenis/lokasi jaminan; - Untuk jaminan alat berat diperlukan informasi biaya melalui Notaris Kerjasama Bank untuk biaya Pengikatan dan Pendaftaran Fidusia; - Bilamana disyaratkan jaminan adalah tanah dan bangunan maka diperlukan informasi biaya melalui Notaris Kerjasama Bank (antara lain: Biaya AJB balik nama, SKMHT/APHT, cek sertifikat - Pendapatan Negara Bukan Pajak - PNBP) </td> </tr> <tr> <td data-bbox="678 1198 954 1556">Appraisal</td> <td data-bbox="954 1198 989 1556">:</td> <td data-bbox="989 1198 1508 1556"> Untuk jaminan alat berat mengikuti harga baru dari penjual/dealer. Bilamana disyaratkan jaminan adalah tanah dan bangunan, maka biaya yang timbul adalah sebagai berikut: <ul style="list-style-type: none"> - Internal Appraisal: Rp 1.000.000,- (satu juta rupiah) - Eksternal Appraisal (Kantor Jasa Penilaian Publik - KJPP). </td> </tr> </table> <p>ESTIMASI BIAYA YANG TIMBUL INSIDENTAL</p> <table border="1" data-bbox="678 1653 1508 1937"> <tr> <td data-bbox="678 1653 954 1800">Asuransi Jiwa</td> <td data-bbox="954 1653 989 1800">:</td> <td data-bbox="989 1653 1508 1800">Premi sesuai tarif asuransi yang besarnya tergantung usia debitur, jangka waktu pembiayaan, dan plafon.</td> </tr> <tr> <td data-bbox="678 1800 954 1937">Asuransi Kerugian</td> <td data-bbox="954 1800 989 1937">:</td> <td data-bbox="989 1800 1508 1937">Premi sesuai tarif asuransi yang besarnya tergantung jangka waktu, pembiayaan jenis jaminan dan nilai jaminan.</td> </tr> </table> | Upfront fee | : | 0.5% dari plafon kredit | Administrasi | : | 0.5% dari plafon kredit | Materai | : | +/-15 lembar @Rp10.000,- (sepuluh ribu rupiah)/bervariasi sesuai dengan jumlah dokumen khusus yang dibutuhkan | Pengikatan Jaminan | : | <ul style="list-style-type: none"> - Bervariasi mengikuti jenis/lokasi jaminan; - Untuk jaminan alat berat diperlukan informasi biaya melalui Notaris Kerjasama Bank untuk biaya Pengikatan dan Pendaftaran Fidusia; - Bilamana disyaratkan jaminan adalah tanah dan bangunan maka diperlukan informasi biaya melalui Notaris Kerjasama Bank (antara lain: Biaya AJB balik nama, SKMHT/APHT, cek sertifikat - Pendapatan Negara Bukan Pajak - PNBP) | Appraisal | : | Untuk jaminan alat berat mengikuti harga baru dari penjual/dealer. Bilamana disyaratkan jaminan adalah tanah dan bangunan, maka biaya yang timbul adalah sebagai berikut: <ul style="list-style-type: none"> - Internal Appraisal: Rp 1.000.000,- (satu juta rupiah) - Eksternal Appraisal (Kantor Jasa Penilaian Publik - KJPP). | Asuransi Jiwa | : | Premi sesuai tarif asuransi yang besarnya tergantung usia debitur, jangka waktu pembiayaan, dan plafon. | Asuransi Kerugian | : | Premi sesuai tarif asuransi yang besarnya tergantung jangka waktu, pembiayaan jenis jaminan dan nilai jaminan. |
| Upfront fee | : | 0.5% dari plafon kredit | | | | | | | | | | | | | | | | | | | | | |
| Administrasi | : | 0.5% dari plafon kredit | | | | | | | | | | | | | | | | | | | | | |
| Materai | : | +/-15 lembar @Rp10.000,- (sepuluh ribu rupiah)/bervariasi sesuai dengan jumlah dokumen khusus yang dibutuhkan | | | | | | | | | | | | | | | | | | | | | |
| Pengikatan Jaminan | : | <ul style="list-style-type: none"> - Bervariasi mengikuti jenis/lokasi jaminan; - Untuk jaminan alat berat diperlukan informasi biaya melalui Notaris Kerjasama Bank untuk biaya Pengikatan dan Pendaftaran Fidusia; - Bilamana disyaratkan jaminan adalah tanah dan bangunan maka diperlukan informasi biaya melalui Notaris Kerjasama Bank (antara lain: Biaya AJB balik nama, SKMHT/APHT, cek sertifikat - Pendapatan Negara Bukan Pajak - PNBP) | | | | | | | | | | | | | | | | | | | | | |
| Appraisal | : | Untuk jaminan alat berat mengikuti harga baru dari penjual/dealer. Bilamana disyaratkan jaminan adalah tanah dan bangunan, maka biaya yang timbul adalah sebagai berikut: <ul style="list-style-type: none"> - Internal Appraisal: Rp 1.000.000,- (satu juta rupiah) - Eksternal Appraisal (Kantor Jasa Penilaian Publik - KJPP). | | | | | | | | | | | | | | | | | | | | | |
| Asuransi Jiwa | : | Premi sesuai tarif asuransi yang besarnya tergantung usia debitur, jangka waktu pembiayaan, dan plafon. | | | | | | | | | | | | | | | | | | | | | |
| Asuransi Kerugian | : | Premi sesuai tarif asuransi yang besarnya tergantung jangka waktu, pembiayaan jenis jaminan dan nilai jaminan. | | | | | | | | | | | | | | | | | | | | | |

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| No. | Kriteria | Keterangan | |
|-----|----------|----------------------|---|
| | | Denda | : 2% dari angsuran tertunggak per bulan, atas setiap keterlambatan pembayaran kewajiban angsuran. |
| | | Pelunasan Dipercepat | : Sebesar 2% dari sisa pokok pinjaman. |

B. SIMULASI

CONTOH ASUMSI SIMULASI KREDIT INVESTASI PEMBELIAN HETO (HEAVY EQUIPMENT TRUCK AND OTHERS)

| | | |
|---------------------------|---|--|
| 1. Harga Alat | : | Rp1.500.000.000,- |
| 2. Uang Muka / DP | : | Rp300.000.000,- (20%) |
| 3. Pokok Pinjaman | : | Rp1.200.000.000,- (80%) |
| 4. Total Bunga | : | Rp234,858,185,- setara 12% efektif per tahun |
| 5. Jangka Waktu | : | 36 bulan |
| 6. Provisi | : | Rp6,000,000,- setara 0.5% dari pinjaman kredit |
| 7. Biaya Administrasi | : | Rp6,000,000,- setara 0.5% dari pinjaman kredit |
| 8. Skema Pembayaran Pokok | : | Bulanan |

DAFTAR ANGSURAN

| NO. | TGL ANGS | ANGSURAN | POKOK | BUNGA | OUTSTANDING |
|-----|----------|------------|------------|------------|---------------|
| | | | | | 1,200,000,000 |
| 1 | Jul-22 | 39,857,172 | 27,857,172 | 12,000,000 | 1,172,142,828 |
| 2 | Aug-22 | 39,857,172 | 28,135,744 | 11,721,428 | 1,144,007,084 |
| 3 | Sep-22 | 39,857,172 | 28,417,101 | 11,440,071 | 1,115,589,983 |
| 4 | Oct-22 | 39,857,172 | 28,701,272 | 11,155,900 | 1,086,888,711 |
| 5 | Nov-22 | 39,857,172 | 28,988,285 | 10,868,887 | 1,057,900,426 |
| 6 | Dec-22 | 39,857,172 | 29,278,168 | 10,579,004 | 1,028,622,258 |
| 7 | Jan-23 | 39,857,172 | 29,570,949 | 10,286,223 | 999,051,309 |
| 8 | Feb-23 | 39,857,172 | 29,866,659 | 9,990,513 | 969,184,650 |
| 9 | Mar-23 | 39,857,172 | 30,165,326 | 9,691,846 | 939,019,324 |
| 10 | Apr-23 | 39,857,172 | 30,466,979 | 9,390,193 | 908,552,346 |
| 11 | May-23 | 39,857,172 | 30,771,649 | 9,085,523 | 877,780,697 |
| 12 | Jun-23 | 39,857,172 | 31,079,365 | 8,777,807 | 846,701,332 |
| 13 | Jul-23 | 39,857,172 | 31,390,159 | 8,467,013 | 815,311,173 |
| 14 | Aug-23 | 39,857,172 | 31,704,060 | 8,153,112 | 783,607,113 |
| 15 | Sep-23 | 39,857,172 | 32,021,101 | 7,836,071 | 751,586,012 |
| 16 | Oct-23 | 39,857,172 | 32,341,312 | 7,515,860 | 719,244,700 |
| 17 | Nov-23 | 39,857,172 | 32,664,725 | 7,192,447 | 686,579,975 |
| 18 | Dec-23 | 39,857,172 | 32,991,372 | 6,865,800 | 653,588,603 |
| 19 | Jan-24 | 39,857,172 | 33,321,286 | 6,535,886 | 620,267,317 |
| 20 | Feb-24 | 39,857,172 | 33,654,499 | 6,202,673 | 586,612,818 |
| 21 | Mar-24 | 39,857,172 | 33,991,044 | 5,866,128 | 552,621,775 |
| 22 | Apr-24 | 39,857,172 | 34,330,954 | 5,526,218 | 518,290,820 |
| 23 | May-24 | 39,857,172 | 34,674,264 | 5,182,908 | 483,616,557 |
| 24 | Jun-24 | 39,857,172 | 35,021,001 | 4,836,166 | 448,595,555 |
| 25 | Jul-24 | 39,857,172 | 35,371,216 | 4,485,956 | 413,224,339 |
| 26 | Aug-24 | 39,857,172 | 35,724,924 | 4,132,243 | 377,499,415 |
| 27 | Sep-24 | 39,857,172 | 36,082,178 | 3,774,994 | 341,417,237 |
| 28 | Oct-24 | 39,857,172 | 36,442,995 | 3,414,172 | 304,974,243 |
| 29 | Nov-24 | 39,857,172 | 36,807,430 | 3,049,742 | 268,166,813 |
| 30 | Dec-24 | 39,857,172 | 37,175,499 | 2,681,668 | 230,991,314 |
| 31 | Jan-25 | 39,857,172 | 37,547,259 | 2,309,913 | 193,444,055 |
| 32 | Feb-25 | 39,857,172 | 37,922,726 | 1,934,441 | 155,521,329 |
| 33 | Mar-25 | 39,857,172 | 38,301,959 | 1,555,213 | 117,219,370 |
| 34 | Apr-25 | 39,857,172 | 38,684,973 | 1,172,194 | 78,534,397 |
| 35 | May-25 | 39,857,172 | 39,071,828 | 785,344 | 39,462,569 |
| 36 | Jun-25 | 39,857,172 | 39,462,569 | 394,598 | (0) |

*catatan: Perhitungan di atas hanya merupakan simulasi/estimasi bukan jaminan atau perkiraan yang sebenarnya.

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| JUMLAH POKOK PINJAMAN | BIAYA PENGAJUAN PINJAMAN | TOTAL BUNGA SESUAI TENOR | TOTAL YANG DIBAYAR DEBITUR* |
|-----------------------|--------------------------|--------------------------|-----------------------------|
| Rp1,200,000,000,- | Rp12,000,000,- | Rp234,858,185,- | Rp 1,434,858,157,- |

*Total dibayar konsumen terdiri dari Pokok Pinjaman ditambah total bunga ditambah biaya pengajuan pinjaman

- Selain biaya pengajuan pinjaman masih terdapat diantaranya biaya appraisal (untuk jaminan tanah dan bangunan), biaya asuransi jiwa pembiayaan (jika disyaratkan), biaya asuransi kerugian, biaya pengikatan notaris dan biaya lainnya.
- Biaya Materai dibebankan kepada konsumen, dibawa berupa fisik materai saat akad pembiayaan.

C. INFO TAMBAHAN

Informasi Umum

- Debitur/Calon Debitur dapat mendatangi Kantor Cabang terdekat dan berkoordinasi dengan Petugas Pemasaran untuk mengajukan proses kredit.
- Debitur/Calon Debitur berkewajiban memberikan data/informasi & dokumen pengajuan kredit secara lengkap dan sesuai dengan kondisi yang sebenarnya sesuai dengan kriteria yang dipersyaratkan Bank.
- Debitur/Calon Debitur akan dibebankan biaya-biaya sebagai bagian dari proses pengajuan kredit.

Disclaimer (Penting untuk dibaca):

- Debitur telah membaca dengan teliti, menerima penjelasan, dan memahami produk serta bertanggungjawab sepenuhnya atas segala akibat yang timbul. Debitur berhak bertanya kepada petugas Bank atas semua hal terkait Ringkasan Informasi Produk dan Layanan ini, termasuk informasi terkait jenis, fitur, tarif, limit transaksi, suku bunga, manfaat, risiko, biaya, dan layanan, serta informasi lain yang tercantum dalam Ringkasan Informasi Produk Umum pada laman www.jtrustbank.co.id.
- Informasi yang tercakup dalam Ringkasan Informasi Produk dan Layanan ini berlaku sejak tanggal cetak dokumen.
- Bank dapat menolak permohonan pengajuan kredit Debitur apabila tidak memenuhi persyaratan dan peraturan yang berlaku.
- Anda harus membaca dengan teliti Ringkasan Informasi Produk dan Layanan ini sebelum menyetujui seluruh proses pengajuan kredit. Anda juga berhak bertanya kepada pegawai Bank atas Produk dan Layanan Bank
- Ringkasan ini telah disesuaikan dengan ketentuan peraturan perundang-undangan termasuk ketentuan peraturan Otoritas Jasa Keuangan.
- Jika Anda menerima e-mail, WA, SMS atau informasi mencurigakan atas nama J Trust Bank, mohon dapat diteruskan kepada customercare@jtrustbank.co.id atau dapat menghubungi Layanan J Trust Bank 1500615.

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7. Dalam rangka penerapan *Good Corporate Governance*, diminta kepada Debitur untuk tidak memberikan suatu pemberian atau imbalan dalam bentuk apapun kepada pejabat dan atau karyawan PT. Bank JTrust Indonesia, Tbk berkenaan dengan proses pengajuan kredit
8. Informasi yang tercakup dalam Ringkasan Informasi Produk dan Layanan ini berlaku sampai dengan adanya perubahan terbaru Ringkasan Informasi Produk dan Layanan.
9. Dokumen yang diberikan atas pengajuan kredit kepada Bank, akan menjadi milik Bank tanpa terkecuali, apabila disetujui atau ditolaknya pengajuan kredit Anda.

**SUMMARY OF PRODUCT AND SERVICE INFORMATION (RIPLAY) GENERAL VERSION OF
HEAVY EQUIPMENT, TRANSPORTATION AND OTHERS (HETO) FINANCING**

A. Detail Product Information

| No. | Criteria | Description | | | | | | | | | | | | | | | | | | |
|-----------------|---|--|--------------|---|----------|-----|--------------|---|---------|--|-----------------|---------------------------------|-------|---|-------|------------------------|----------|---------------------|------------|--|
| 1 | Name & Type of Product and/or Service | Heavy equipment credit facility | | | | | | | | | | | | | | | | | | |
| 2 | Publisher | PT Bank JTrust Indonesia Tbk | | | | | | | | | | | | | | | | | | |
| 3 | Main Feature | <table border="1"> <tr> <td>Product Type</td> <td>Investment and/or Working Capital Loans</td> </tr> <tr> <td>Currency</td> <td>IDR</td> </tr> <tr> <td>Product Type</td> <td>Heavy equipment investment loan is a credit facility from J Trust Bank in the form of cash loan in rupiah currency to finance the purchase or procurement of heavy equipment.</td> </tr> <tr> <td>Purpose</td> <td>Investment and/or Working Capital Loans Financing for procurement or purchase of heavy equipment</td> </tr> <tr> <td>Interest Method</td> <td>Fixed over the term of the loan</td> </tr> <tr> <td>Limit</td> <td>A minimum of Rp1 billion to a maximum of Rp100 billion.</td> </tr> <tr> <td>Tenor</td> <td>12 months to 60 months</td> </tr> <tr> <td>Interest</td> <td>12% - 13% fixed p.a</td> </tr> <tr> <td>Collateral</td> <td>Heavy equipment or as otherwise determined by the Credit Committee</td> </tr> </table> <p>^{*)} Notes: The application is adjusted to the analysis and risk criteria accepted by the Bank.</p> | Product Type | Investment and/or Working Capital Loans | Currency | IDR | Product Type | Heavy equipment investment loan is a credit facility from J Trust Bank in the form of cash loan in rupiah currency to finance the purchase or procurement of heavy equipment. | Purpose | Investment and/or Working Capital Loans Financing for procurement or purchase of heavy equipment | Interest Method | Fixed over the term of the loan | Limit | A minimum of Rp1 billion to a maximum of Rp100 billion. | Tenor | 12 months to 60 months | Interest | 12% - 13% fixed p.a | Collateral | Heavy equipment or as otherwise determined by the Credit Committee |
| Product Type | Investment and/or Working Capital Loans | | | | | | | | | | | | | | | | | | | |
| Currency | IDR | | | | | | | | | | | | | | | | | | | |
| Product Type | Heavy equipment investment loan is a credit facility from J Trust Bank in the form of cash loan in rupiah currency to finance the purchase or procurement of heavy equipment. | | | | | | | | | | | | | | | | | | | |
| Purpose | Investment and/or Working Capital Loans Financing for procurement or purchase of heavy equipment | | | | | | | | | | | | | | | | | | | |
| Interest Method | Fixed over the term of the loan | | | | | | | | | | | | | | | | | | | |
| Limit | A minimum of Rp1 billion to a maximum of Rp100 billion. | | | | | | | | | | | | | | | | | | | |
| Tenor | 12 months to 60 months | | | | | | | | | | | | | | | | | | | |
| Interest | 12% - 13% fixed p.a | | | | | | | | | | | | | | | | | | | |
| Collateral | Heavy equipment or as otherwise determined by the Credit Committee | | | | | | | | | | | | | | | | | | | |
| 4 | Benefit | <p>a. After the Bank disburses the loan, the debtor can immediately settle/pay off the purchase of heavy equipment with the seller/dealer.</p> <p>b. The debtor can repay the loan to the Bank through monthly installments, the amount of which is in accordance with the time period and interest rate scheme chosen at the beginning.</p> | | | | | | | | | | | | | | | | | | |
| 5 | Risk | <p>a. Late payment from the due date causes the Debtor to pay a late penalty and will affect the collectibility status of the debtor's loan recorded at the Financial Services Authority.</p> <p>b. Debtors may be subject to a repayment fee/penalty if they make early repayment either partially or wholly from the</p> | | | | | | | | | | | | | | | | | | |

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| No. | Criteria | Description | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------------------|--|---|-----------------------------------|---|---|-------------|----|--|----------------|-------------|--|--|---|---|---|---|---|---|---|---|---|---|---|--------------------------|---|---|---|----------------------------|---|---|---|----------------|---|---|---|----------------|---|---|---|------|---|---|---|--|---|---|----|---------------------|---|---|----|---------------------------------------|---|---|----|--|---|---|----|-------------------|---|---|----|-------------------------------------|---|---|----|--------------------------------|---|---|----|-----------------------------------|---|---|----|--|---|---|----|--|---|---|----|---|---|---|
| | | <p>agreed schedule, where the amount of the repayment fee/penalty is stated in the Credit Agreement signed by the debtor.</p> <p>c. If the debtor defaults, the collateral may be confiscated by the Bank.</p> <p>d. If the debtor is in arrears with installment obligations, it can result in the debtor's credibility being included in the Bank's records which are not good to bad.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Requirements & Procedure | <p>Credit application requirements that must be completed:</p> <table border="1"> <thead> <tr> <th colspan="4">PERSYARATAN YANG HARUS DILENGKAPI</th> </tr> <tr> <th>No</th> <th>Jenis Dokumen</th> <th>Perorangan</th> <th>Badan Usaha</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Identitas Debitur dan Pasangan, serta Penjamin (jika wajib ada penjamin)</td> <td>•</td> <td>-</td> </tr> <tr> <td>2</td> <td>Identitas Pemilik Manfaat, Penanggung Jawab, dan Pengurus Badan Usaha</td> <td>-</td> <td>•</td> </tr> <tr> <td>3</td> <td>Identitas Pemilik Agunan beserta Pasangan (jika Agunan bukan atas nama Badan Usaha)</td> <td>-</td> <td>•</td> </tr> <tr> <td>4</td> <td>Surat Permohonan Debitur</td> <td>•</td> <td>•</td> </tr> <tr> <td>5</td> <td>Akta Pendirian Badan Usaha</td> <td>-</td> <td>•</td> </tr> <tr> <td>6</td> <td>SK Kemenkumham</td> <td>-</td> <td>•</td> </tr> <tr> <td>7</td> <td>Anggaran Dasar</td> <td>-</td> <td>•</td> </tr> <tr> <td>8</td> <td>NPWP</td> <td>•</td> <td>•</td> </tr> <tr> <td>9</td> <td>Dokumen Pembayaran Pajak Usaha berikut SPT</td> <td>•</td> <td>•</td> </tr> <tr> <td>10</td> <td>Kartu Keluarga (KK)</td> <td>•</td> <td>-</td> </tr> <tr> <td>11</td> <td>Akta Nikah/Surat Cerai/Surat Kematian</td> <td>•</td> <td>-</td> </tr> <tr> <td>12</td> <td>Bukti Tempat Tinggal saat ini (PBB, Rekening Listrik atau Rekening PDAM atau Sertifikat Tanah)</td> <td>•</td> <td>-</td> </tr> <tr> <td>13</td> <td>Bukti Penghasilan</td> <td>•</td> <td>-</td> </tr> <tr> <td>14</td> <td>Dokumen Perizinan & Legalitas Usaha</td> <td>•</td> <td>•</td> </tr> <tr> <td>15</td> <td>Buku Tabungan 6 Bulan terakhir</td> <td>•</td> <td>•</td> </tr> <tr> <td>16</td> <td>Laporan Keuangan 3 tahun terakhir</td> <td>-</td> <td>•</td> </tr> <tr> <td>17</td> <td>Bukti kepemilikan atau penguasaan lahan lahan kerja (mining, oil & gas, forestry, plantation, dll), untuk debitur yang memiliki lahan kerja sendiri.</td> <td>•</td> <td>•</td> </tr> <tr> <td>18</td> <td>Bukti/surat pemesanan barang atas nama calon debitur langsung yang dikeluarkan oleh Dealer (ditandatangani dan distempel secara resmi dari Dealer)</td> <td>•</td> <td>•</td> </tr> <tr> <td>19</td> <td>SLIK OJK terbaru Debitur/calon Debitur.</td> <td>•</td> <td>•</td> </tr> </tbody> </table> | PERSYARATAN YANG HARUS DILENGKAPI | | | | No | Jenis Dokumen | Perorangan | Badan Usaha | 1 | Identitas Debitur dan Pasangan, serta Penjamin (jika wajib ada penjamin) | • | - | 2 | Identitas Pemilik Manfaat, Penanggung Jawab, dan Pengurus Badan Usaha | - | • | 3 | Identitas Pemilik Agunan beserta Pasangan (jika Agunan bukan atas nama Badan Usaha) | - | • | 4 | Surat Permohonan Debitur | • | • | 5 | Akta Pendirian Badan Usaha | - | • | 6 | SK Kemenkumham | - | • | 7 | Anggaran Dasar | - | • | 8 | NPWP | • | • | 9 | Dokumen Pembayaran Pajak Usaha berikut SPT | • | • | 10 | Kartu Keluarga (KK) | • | - | 11 | Akta Nikah/Surat Cerai/Surat Kematian | • | - | 12 | Bukti Tempat Tinggal saat ini (PBB, Rekening Listrik atau Rekening PDAM atau Sertifikat Tanah) | • | - | 13 | Bukti Penghasilan | • | - | 14 | Dokumen Perizinan & Legalitas Usaha | • | • | 15 | Buku Tabungan 6 Bulan terakhir | • | • | 16 | Laporan Keuangan 3 tahun terakhir | - | • | 17 | Bukti kepemilikan atau penguasaan lahan lahan kerja (mining, oil & gas, forestry, plantation, dll), untuk debitur yang memiliki lahan kerja sendiri. | • | • | 18 | Bukti/surat pemesanan barang atas nama calon debitur langsung yang dikeluarkan oleh Dealer (ditandatangani dan distempel secara resmi dari Dealer) | • | • | 19 | SLIK OJK terbaru Debitur/calon Debitur. | • | • |
| PERSYARATAN YANG HARUS DILENGKAPI | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| No | Jenis Dokumen | Perorangan | Badan Usaha | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Identitas Debitur dan Pasangan, serta Penjamin (jika wajib ada penjamin) | • | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 4 | Surat Permohonan Debitur | • | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Akta Pendirian Badan Usaha | - | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | SK Kemenkumham | - | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | Anggaran Dasar | - | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | NPWP | • | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | Dokumen Pembayaran Pajak Usaha berikut SPT | • | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | Kartu Keluarga (KK) | • | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | Akta Nikah/Surat Cerai/Surat Kematian | • | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | Bukti Tempat Tinggal saat ini (PBB, Rekening Listrik atau Rekening PDAM atau Sertifikat Tanah) | • | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13 | Bukti Penghasilan | • | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14 | Dokumen Perizinan & Legalitas Usaha | • | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 15 | Buku Tabungan 6 Bulan terakhir | • | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 16 | Laporan Keuangan 3 tahun terakhir | - | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 17 | Bukti kepemilikan atau penguasaan lahan lahan kerja (mining, oil & gas, forestry, plantation, dll), untuk debitur yang memiliki lahan kerja sendiri. | • | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18 | Bukti/surat pemesanan barang atas nama calon debitur langsung yang dikeluarkan oleh Dealer (ditandatangani dan distempel secara resmi dari Dealer) | • | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 19 | SLIK OJK terbaru Debitur/calon Debitur. | • | • | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | Fee/Cost | <p>Fee</p> <table border="1"> <tbody> <tr> <td>Bank cost</td> <td>:</td> <td>- Upfront fee 0.5% of the credit facility - Administration fee 0.5% of the credit facility</td> </tr> <tr> <td>Notary cost</td> <td>:</td> <td>- Bonding Fee (if required) - Fiduciary Fee</td> </tr> <tr> <td>Insurance Cost</td> <td>:</td> <td>- Loss Insurance - Life Insurance (if required)</td> </tr> </tbody> </table> | Bank cost | : | - Upfront fee 0.5% of the credit facility - Administration fee 0.5% of the credit facility | Notary cost | : | - Bonding Fee (if required) - Fiduciary Fee | Insurance Cost | : | - Loss Insurance - Life Insurance (if required) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bank cost | : | - Upfront fee 0.5% of the credit facility - Administration fee 0.5% of the credit facility | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Notary cost | : | - Bonding Fee (if required) - Fiduciary Fee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Insurance Cost | : | - Loss Insurance - Life Insurance (if required) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| No. | Criteria | Description |
|-----|----------|--|
| | | Others cost : Determined later and informed before the credit contract |
| | | ESTIMATED CREDIT APPLICATION FEE |
| | | Upfront fee : 0.5% of the credit limit |
| | | Administration : 0.5% of the credit limit |
| | | Stamp : +/-15 sheets @Rp10,000, - (ten thousand rupiah) / varies according to the number of special documents required |
| | | Binding collateral : <ul style="list-style-type: none"> - Varies according to the type/location of collateral; - For heavy equipment collateral, fee information is required through the Notary Cooperation Bank for Fiduciary Binding and Registration fees; - If the collateral is land and building, information on costs through the Notary Cooperation Bank is required (among others: AJB fee for name change, SKMHT/APHT, certificate check - Non-Tax State Revenue - PNBP). |
| | | Appraisal : <p>For heavy equipment collateral, follow the new price from the seller/dealer.</p> <p>If the collateral is land and building, the costs incurred are as follows:</p> <ul style="list-style-type: none"> - Internal Appraisal: Rp 1.000.000,- (one million rupiah) - External Appraisal (Public Appraisal Services Office - KJPP). |
| | | ESTIMATED COSTS INCURRED INCIDENTALLY |
| | | Life Insurance : Premiums are based on insurance rates, the amount of which depends on the debtor's age, financing period, and limit/plafond |
| | | Loss Insurance : The premium is based on the insurance rate, which depends on the |

| No. | Criteria | Description | |
|-----|----------|---------------|---|
| | | | time period, financing type and collateral value. |
| | | Penalty | : 2% of the outstanding installments per month, for each late payment of installment obligations. |
| | | Early Payment | : 2% of the remaining loan principal. |

B. SIMULATION

EXAMPLE OF SIMULATION ASSUMPTIONS FOR INVESTMENT CREDIT FOR THE PURCHASE OF HETO (HEAVY EQUIPMENT TRUCKS AND OTHERS)

| | | |
|-----------------------------|---|---|
| 1. Price | : | Rp1.500.000.000,- |
| 2. DP | : | Rp300.000.000,- (20%) |
| 3. Loan Principal | : | Rp1.200.000.000,- (80%) |
| 4. Total Interest | : | Rp234,858,185,- setara 12% effective per year |
| 5. Tenor | : | 36 months |
| 6. Provision | : | Rp6,000,000,- equivalent to 0.5% of the loan |
| 7. Administration Cost | : | Rp6,000,000,- equivalent to 0.5% of the loan |
| 8. Principal Payment Scheme | : | Monthly |

INSTALLMENT LIST

| NO. | TGL ANGS | ANGSURAN | POKOK | BUNGA | OUTSTANDING |
|-----|----------|------------|------------|------------|---------------|
| | | | | | 1,200,000,000 |
| 1 | Jul-22 | 39,857,172 | 27,857,172 | 12,000,000 | 1,172,142,828 |
| 2 | Aug-22 | 39,857,172 | 28,135,744 | 11,721,428 | 1,144,007,084 |
| 3 | Sep-22 | 39,857,172 | 28,417,101 | 11,440,071 | 1,115,589,983 |
| 4 | Oct-22 | 39,857,172 | 28,701,272 | 11,155,900 | 1,086,888,711 |
| 5 | Nov-22 | 39,857,172 | 28,988,285 | 10,868,887 | 1,057,900,426 |
| 6 | Dec-22 | 39,857,172 | 29,278,168 | 10,579,004 | 1,028,622,258 |
| 7 | Jan-23 | 39,857,172 | 29,570,949 | 10,286,223 | 999,051,309 |
| 8 | Feb-23 | 39,857,172 | 29,866,659 | 9,990,513 | 969,184,650 |
| 9 | Mar-23 | 39,857,172 | 30,165,326 | 9,691,846 | 939,019,324 |
| 10 | Apr-23 | 39,857,172 | 30,466,979 | 9,390,193 | 908,552,346 |
| 11 | May-23 | 39,857,172 | 30,771,649 | 9,085,523 | 877,780,697 |
| 12 | Jun-23 | 39,857,172 | 31,079,365 | 8,777,807 | 846,701,332 |
| 13 | Jul-23 | 39,857,172 | 31,390,159 | 8,467,013 | 815,311,173 |
| 14 | Aug-23 | 39,857,172 | 31,704,060 | 8,153,112 | 783,607,113 |
| 15 | Sep-23 | 39,857,172 | 32,021,101 | 7,836,071 | 751,586,012 |
| 16 | Oct-23 | 39,857,172 | 32,341,312 | 7,515,860 | 719,244,700 |
| 17 | Nov-23 | 39,857,172 | 32,664,725 | 7,192,447 | 686,579,975 |
| 18 | Dec-23 | 39,857,172 | 32,991,372 | 6,865,800 | 653,588,603 |
| 19 | Jan-24 | 39,857,172 | 33,321,286 | 6,535,886 | 620,267,317 |
| 20 | Feb-24 | 39,857,172 | 33,654,499 | 6,202,673 | 586,612,818 |
| 21 | Mar-24 | 39,857,172 | 33,991,044 | 5,866,128 | 552,621,775 |
| 22 | Apr-24 | 39,857,172 | 34,330,954 | 5,526,218 | 518,290,820 |
| 23 | May-24 | 39,857,172 | 34,674,264 | 5,182,908 | 483,616,557 |
| 24 | Jun-24 | 39,857,172 | 35,021,001 | 4,836,166 | 448,595,555 |
| 25 | Jul-24 | 39,857,172 | 35,371,216 | 4,485,956 | 413,224,339 |
| 26 | Aug-24 | 39,857,172 | 35,724,924 | 4,132,243 | 377,499,415 |
| 27 | Sep-24 | 39,857,172 | 36,082,178 | 3,774,994 | 341,417,237 |
| 28 | Oct-24 | 39,857,172 | 36,442,995 | 3,414,172 | 304,974,243 |
| 29 | Nov-24 | 39,857,172 | 36,807,430 | 3,049,742 | 268,166,813 |
| 30 | Dec-24 | 39,857,172 | 37,175,499 | 2,681,668 | 230,991,314 |
| 31 | Jan-25 | 39,857,172 | 37,547,259 | 2,309,913 | 193,444,055 |
| 32 | Feb-25 | 39,857,172 | 37,922,726 | 1,934,441 | 155,521,329 |
| 33 | Mar-25 | 39,857,172 | 38,301,959 | 1,555,213 | 117,219,370 |
| 34 | Apr-25 | 39,857,172 | 38,684,973 | 1,172,194 | 78,534,397 |
| 35 | May-25 | 39,857,172 | 39,071,828 | 785,344 | 39,462,569 |
| 36 | Jun-25 | 39,857,172 | 39,462,569 | 394,598 | (0) |

^{*)} Notes: The above calculations are only simulations/estimates not guarantees or actual estimates.

PT. Bank JTrust Indonesia Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan dan Bank Indonesia serta merupakan Peserta Penjaminan LPS.

Version 1.1 Tanggal 30 Desember 2024.

| PRINCIPAL AMOUNT OF LOAN | LOAN APPLICATION FEE | TOTAL INTEREST ACCORDING TO TENOR | TOTAL PAID BY THE DEBTOR* |
|--------------------------|----------------------|-----------------------------------|---------------------------|
| Rp1,200,000,000,- | Rp12,000,000,- | Rp234,858,185,- | Rp 1,434,858,157,- |

**) Total paid by the consumer consists of principal plus total interest plus loan application fee*

- In addition to the loan application fee, there are still appraisal fees (for land and building collateral), financing life insurance fees (if required), loss insurance fees, notary binding fees and other fees.
- Stamp fees are charged to consumers, brought in the form of physical stamps during the financing contract.

C. INFO TAMBAHAN

General Information

1. Debtors/Candidate Debtors can visit the nearest Branch Office and coordinate with the Marketing Officer to apply for the credit process.
2. Debtor/Candidate Debtor is obliged to provide data/information & credit application documents completely and in accordance with the actual conditions in accordance with the criteria required by the Bank.
3. Debtor/Candidate Debtor will be charged with fees as part of the credit application process.

Disclaimer (Important to read):

1. The debtor has read carefully, received explanation, and understands the product and is fully responsible for any consequences arising. The debtor has the right to ask the Bank officer for all matters related to this Summary of Product and Service Information, including information related to types, features, rates, transaction limits, interest rates, benefits, risks, costs, and services, as well as other information listed in the Summary of General Product Information on the www.jtrustbank.co.id page.
2. The information included in this Product and Service Information Summary is valid from the date of printing of the document.
3. The Bank may reject the Debtor's credit application if it does not meet the applicable requirements and regulations.
4. You must carefully read this Product and Service Information Summary before agreeing to the entire credit application process. You also have the right to ask the Bank's employees about the Bank's Products and Services.
5. This summary has been adjusted to the provisions of laws and regulations including the provisions of the Financial Services Authority regulations.
6. If you receive any e-mail, WA, SMS or suspicious information on behalf of J Trust Bank, please forward it to customercare@jtrustbank.co.id or contact J Trust Bank Service 1500615.
7. In the context of implementing Good Corporate Governance, Debtors are requested not to give a gift or reward in any form to officials and / or employees of PT. Bank JTrust Indonesia, Tbk regarding the credit application process.

PT. Bank JTrust Indonesia Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan dan Bank Indonesia serta merupakan Peserta Penjaminan LPS.

Version 1.1 Tanggal 30 Desember 2024.



8. The information included in this Summary of Product and Service Information is valid until the latest amendment to the Summary of Product and Service Information.
9. Documents provided upon credit application to the Bank, shall become the property of the Bank without exception, whether your credit application is approved or rejected.

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Version 1.1 Tanggal 30 Desember 2024.