

LOAN AGREEMENT

Number: [Agreement_Number]

This Loan Agreement (hereinafter referred to as the "Agreement") is made and entered into on [Agreement_Day]:

1. [Borrower_Name], an Indonesian citizen, born in [Borrower_Born_City], on [Borrower_Born_Date], residing at [Borrower_Address], holder of Identity Card No. [Borrower_Identification_Number], in this case acting for and on behalf of himself/herself (hereinafter referred to as "Borrower"); and

2. [Institutional_Lender_Company_Name], a company incorporated under the laws of [Company_Country_Origin], having its address at [Company_Address] in this legal action is legally represented by [Representative_Director_Name] acting in his capacity and acting as the Director's proxy based on Power of Attorney No. PoA-3/KTI/IX/2022 dated 1 September 2022 or Power of Attorney No. PoA - 1/01/2022 dated, therefore entitled to act for and on behalf of [Institutional_Lender_Company_Name]. PoA-3/KTI/IX/2022 dated 1 September 2022 or Power of Attorney No. PoA - 1/01/2022 dated, therefore entitled to act for and on behalf of [Institutional_Lender_Company_Name], and its successors and assigns (hereinafter referred to as "Lender").

3. PT Kuaikuai Tech Indonesia, a limited liability company established and organised under the laws of the Republic of Indonesia, having its registered address at APL Tower Central Park Floor 22 Unit T9-Podomoro City, Jl. Letjen S. Parman Kav. 28, Kel Tanjung Duren Selatan, Kec. Grogol Petamburan, Kota Jakarta Barat, DKI Jakarta, 11470, in this case represented by Ao Liu, as Proxy of the Board of Directors pursuant to Power of Attorney dated [Lender_Entrust_Date], in this case acting for and on behalf of the Lenders (hereinafter may be referred to as the "Company" or "Proxy of the Lenders" or "Platform Provider or "Escrow Agent" or "Pinjam Yuk" as the context requires).

The Borrower and the Lenders' Proxies are hereinafter collectively referred to as the "Parties" and individually as the "Parties".

INTRODUCTION

A. That the Borrower intends to apply for a loan facility via PT Kuaikuai Tech Indonesia's Platform (hereinafter referred to as "Pinjam Yuk"), for the purposes set out in this Agreement.

B. That the Lenders are willing to provide loan facilities to the Borrower to support the Borrower's objectives under this Agreement and the Lender and Platform Agreement.

C. That PT Kuaikuai Tech Indonesia (hereinafter referred to as the "Company") which in this Agreement is the owner, provider of the Pinjam Yuk application platform as well as acting as an escrow agent to receive funds from the Lenders to be forwarded to the Loan Recipients.

Based on the foregoing, the Parties agree to bind themselves to this Agreement with the following terms and conditions:

1. DEFINITION

Working Days are days other than Saturdays, Sundays and public holidays in Indonesia, on which banks are open for regular business in Jakarta.

Calendar Day is every day in 1 (one) year without exception including Saturdays, Sundays and public holidays set at any time by the government and ordinary working days which due to certain circumstances are determined by the government as not working days.

Loan Term means the term of the Loan Facility, during which the Borrower shall repay the Loan Facility to the Lenders commencing from the Disbursement Date as stated in this Agreement.

Loan Facility means the amount of money provided and granted by the Lenders as a loan to the Borrower who has fulfilled the terms and conditions as stipulated in this Agreement with the amount as stated in this Agreement.

PT Kuaikuai Technology Indonesia, a limited liability company incorporated and organised under the laws of the Republic of Indonesia, having its registered address at APL Tower Central Park Floor 22 Unit T9-Podomoro City, Jl. Letjen S. Parman Kav. 28, Kel Tanjung Duren Selatan, Kec. Grogol Petamburan, Kota Jakarta Barat, DKI Jakarta, 11470, in this case represented by Ao Liu, as Proxy of the Board of Directors, in this case acting for and on behalf of the Lenders (hereinafter may be referred to as the "Company" or "Proxy of the Lenders" or "Platform Provider or "Escrow Agent" or "Pinjam Yuk" as the context requires).

Services are space provision services provided by the Company on the Platform to bring together Lenders and Loan Recipients in order to carry out peer to peer lending activities.

Lender or Lenders are the party or parties who provide Participation through Pinjam Yuk to be further channelled in the form of Loan Facility to the Borrower.

Participation in relation to each Lender and amounts payable to Lenders means the amount of money forming part of the Loan Facility provided and granted as a loan by each Lender to the Borrower.

The Platform is a website owned and provided by the Company.

Service Account is an account of the Company as the Escrow Agent that functions specifically for the Lenders and Borrowers in the framework of the Service, which is separate from the Company's account for operational purposes.

Borrower's Account means the personal account of the Borrower used to receive the Loan Facility pursuant to this Agreement.

Disbursement Date means the date on which the Loan Facility has been disbursed and transferred to the Borrower, which date will be determined and delivered in writing by the Platform Provider via application message to the Borrower.

Maturity Date means the date on which the Borrower must repay the entire Loan Facility and other fees incurred on the Loan Facility at the end of the Loan Term.

Administration Fee is the fee charged by the Company in managing the Platform and services provided to the Borrower and the Lenders.

Effective Date means the date on which this assignment is signed.

2. LOAN FACILITY

2.1 Subject to the terms and conditions herein, the Lenders, through the Company as the Lenders' Proxy, agree to grant a Loan Facility to the Borrower in the amount of [Loan_Amount].

2.2 The Lender shall provide Loan Facilities in accordance with each approved Loan Facility payable to the Servicing Account and shall be forwarded by the Escrow Agent to the Borrower's Account.

3. PURPOSE OF USE OF LOAN FACILITY

3.1 The Loan Facility provided by the Lenders to the Borrower is for purposes that do not violate the prevailing laws and regulations in the Republic of Indonesia. The Borrower undertakes not to use the Loan Facility for illegal activities, including but not limited to money laundering, terrorism activities.

3.2 The Lenders and the Lenders' Proxies are released from and shall not be liable for any matters relating to the use of the Loan Facility by the Borrower which deviates from the provisions as set out in Article 3.1 of this Agreement.

4. LOAN TERM

4.1 The Borrower hereby represents and warrants that the Repayment of the Loan Facility shall be made within [Loan_Tenor] days and at the end of such Loan Term shall be the Maturity Date.

4.2 The Loan Term may not be extended by the Parties, unless otherwise provided by written amendment on terms and conditions mutually agreed by the Parties and Borrower Yuk.

5. Instalments

The Parties agree that in the implementation of repayment of the Loan Facility in this Agreement for Practical Borrowing is allowed to pay with a [Loan_Periods] times instalment mechanism, while for Light Borrowing loans it is allowed to make monthly instalments during [Period_Of_Month].

6. ADMINISTRATIVE FEES, INTEREST, RISK MITIGATION AND FINES

Administration Fee

6.1 Pinjam Yuk charges a platform fee to Practical Borrowers of 0.1% (zero point one per cent) excluding VAT 11% (eleven per cent) in platform fees per day and to Light Borrowers of 2.5% (two point five per cent) per month excluding VAT 11% (eleven per cent) in platform fees per month from the amount of the Loan Facility application approved by the Lender's Authorised Representative.

Flowers

6.2 The Practical Borrower agrees to pay daily interest at the rate of 0.05% (zero point zero five) per day and the Light Borrower agrees to pay daily interest at the rate of 1% (one per cent) per month on the Loan Facility application amount approved by the Lender Authority.

6.3 Risk Mitigation

Recipients of Practical Borrowing and Light Borrowing agree to pay and be charged a risk mitigation fee of 0.25% (zero point twenty five per cent) for Practical Borrowing and 1.5% (one point five per cent) of the Loan Facility application amount approved by the Lender Authority.

6.4 Interest will be paid when the Borrower repays the Loan Facility.

Late Penalty

6.5 If the Borrower is unable or neglects to make repayment of the Loan Facility to the Lenders on the Due Date ("Delinquency"), the Lenders' Proxy shall issue a letter reminding the Borrower to make payment immediately and shall impose a Penalty as set out in Article 6.6 and Article 6.7 of the Agreement ("Notice Letter") by SMS, telephone or email on the Due Date.

6.6 In the event of any Delinquency for Practical Borrowing, the Lenders through the Lenders' Proxy, shall charge the Borrower and the Borrower agrees to bear and pay the late fee ("Penalty") by way of imposition of a Fixed Late Fee at the percentage of 0.8% (zero point eight per cent) plus the Associated Fee in Article 9.2 (0.4%), making a total of 1.2% (one point two per cent) per day up to 100% of the Loan Amount.

6.7 In the event of Delinquency for Light Borrowing, the Lenders through the Lenders' Proxy, will charge the Borrower and the Borrower agrees to bear and pay the late fee ("Fine") by way of imposition of a fixed Late Fee of Rp40,000.00 + 0.1% (zero point one) on the first day and 0.1% (zero point one) per day up to 100% of the loan amount received by the Borrower.

6.8 Penalties as set out in Article 6.6 shall be calculated after the Due Date up to 90 days.

7. LOAN FACILITY DISBURSEMENT

7.1 The Company as Escrow Agent shall disburse the Loan Facility and make a book-entry against the Loan Facility to the Borrower's Account upon the execution of this Agreement by the Parties.

7.2 The Escrow Agent shall disburse the Loan Facility from the Lenders through its Servicing Account to the Borrower's Account, namely [Borrower_Account] in the name of [Borrower_Account_Name] within 1 (one) Business Day after the execution of this Agreement as set out in Article 7.1.

7.3 Upon transfer of the Debt Loan Facility by the Escrow Agent to the Borrower, the date of such transfer shall be deemed to be the Disbursement Date of the Loan Facility, which shall be informed in the Application message by the Platform Provider to the Lenders and the Borrower.

8. REPAYMENT OF LOAN FACILITY

8.1 The Borrower shall repay the Loan Facility, Interest and Penalty (if any) to the Lenders in full to the Company ("Loan Facility Repayment") on the Maturity Date through the Virtual Account:

- a. Bank Mandiri [●]
- b. BRI [●]
- c. BNI [●]
- d. Bank Permata [●]
- e. Alfamart [●]
- f. Maybank [●]

All the above mentioned Virtual Accounts under the name [Name_of_Virtual]

8.2 The Borrower shall repay the Loan Facility by book-entry from the Virtual Account to the Escrow Account which has been appointed by the Company as the Escrow Agent.

8.3 The Company as Escrow Agent and Authorised Representative of the Lenders will then transfer the repayment funds of the Loan Facility to the Lenders in accordance with their respective Participation portions, as instructed by each Lender.

8.4 Any costs and/or expenses incurred in connection with any remittance or payment made by the Borrower to the Lenders' Proxy under this Agreement shall be borne by the Borrower.

9. Details of Associated Costs

9.1 For the entire sequence of the Granting of the Loan Facility from the Lender to its repayment, there are related costs charged to the Lender, namely all taxes in connection with this Agreement are the responsibility of the Lender.

9.2 The daily Relevant Fees charged to the Borrower are as follows:

- a. Interest Cost 0.05%
- b. Platform Fee 0.1% excluding VAT 11% (eleven per cent) in platform fee
- c. Risk Mitigation Fee 0.25%

9.3 The monthly Related Fees charged to the Light Borrower are as follows:

- a. Interest Cost 1%
- b. Platform Fee 2.5% excluding VAT 11% (eleven per cent) in platform per month
- c. Risk Mitigation Cost 1.5%

10. RIGHTS AND OBLIGATIONS OF THE PARTIES

I. Loan Recipient Rights

- 10.1. Select the amount of the Loan Facility as available in the Service.
- 10.2. Receive Loans from Lenders through the Services provided by the Platform Provider.
- 10.3. Ask the Platform Provider if there are things that have not been understood, either before or after receiving the Loan Facility through customer service or other available means.
- 10.4. Using Promos or Rewards provided by the Platform Provider when available.

II. Obligations of the Borrower

- 10.5. Utilise the Loan Facility as provided by the Lender under this Agreement and in accordance with the prevailing laws and regulations.
- 10.6. Repay the amount of the Borrowing Facility and Interest in accordance with the agreement with the Lender through Pinjam Yuk.

10.7. Accept the consequences of administrative fees, interest and penalties imposed under the Agreement.

10.8. Complete payments through the mechanism specified in this Agreement as well as changes of a technical nature notified in advance by the Platform Provider.

10.9. Carry out this Agreement in good faith and with full responsibility.

10.10. The Borrower agrees that on the Effective Date, the Borrower shall accept the assignment of the transferred Loan Facility.

On the Effective Date, all receivables, claims, rights, authorities, liabilities and interests of the Loan Facility shall be transferred, assigned and assigned to other parties.

III. Lender's Rights

10.11. Receive repayment of Participation and economic benefits in the form of Interest, in accordance with the agreed amount and tenor.

10.12. Knowing the utilisation of Participation, which includes:

- a. The amount of funds loaned to the Loan Recipient;
- b. Purpose of utilisation of funds by the Borrower;
- c. The amount of interest and penalties on loans disbursed to Loan Recipients.
- d. Loan Term

10.13. To enquire about the implementation of this Agreement to the Authorised Persons of the Lenders.

10.14. Transfer all receivables, claims, rights, authorities, obligations and interests of the Loan Facility to other parties.

IV. Lender Obligations

10.15. Provide a number of Participations to the Borrower through the Platform Provider to be utilised by the Borrower.

10.16. Provide information and/or data to the Company about the required information.

10.17. Carry out other obligations stipulated in this Agreement in good faith and full responsibility.

10.18. The Lender agrees to send a notice by various means of communication including but not limited to through the Pinjam Yuk application, which has been signed by the Lender about the transfer of the Loan Facility under this Agreement to the other party, immediately after the Effective Date.

On the effective date, all receivables, claims, rights, authorities, liabilities and interests of the Loan Facility shall be transferred, assigned and assigned to other parties.

V. Company Rights

10.19. Obtain, store, use, request, transmit, and/or information about the Borrower and the Lender in the context of the implementation of this Agreement, to the extent that it does not conflict with the prevailing laws and regulations.

10.20. Make, amend and/or add either partially or wholly to the provisions and conditions of the rights and obligations of the Borrower based on the needs of the Company in the context of implementing this Agreement, provided that it does not conflict with the prevailing laws and regulations.

10.21. Transfer the right to collect the Loan Facility to other parties and the applicable laws and regulations.

VI. Company Obligations

10.22. The Company only acts as an intermediary between the Lender and the Borrower through the means of the Platform for granting and collecting the Loan Facility.

10.23. Provide the Participation amount to the Loan Recipient through the Company's Platform which is then utilised by the Loan Recipient based on the Company's assessment and analysis.

10.24. Provide clear and accurate information to Lenders and Borrowers in accordance with the prevailing laws and regulations.

10.25. Collect the Loan Facilities against the Loan Recipients whose payments are overdue in accordance with best efforts with due observance of the prevailing laws and regulations.

10.26. Provide access to information to the Borrower on the position of the Loan Facility received.

10.27. Carry out other obligations stipulated in this Agreement in accordance with good faith and full responsibility.

11. LOAN RECIPIENT DECLARATION AND GUARANTEE

The Borrower represents and warrants the following:

(a) The information as stated in connection with this Agreement is true, valid and complete.

(b) The Borrower shall utilise the Loan Facility in accordance with the intended use as referred to in Article 3.1 of this Agreement.

(c) The Borrower is an individual who has the capacity under applicable law to enter into and perform this Agreement.

(d) Where the Borrower represents a particular organisation, association or company, the Borrower is the legal and authorised person to represent such organisation, association or company, and is authorised to perform the act of Borrowing money through the Platform.

(e) If the Borrower is an individual (and married), the Borrower has obtained the consent of his/her spouse based on a statement of consent.

(f) The Borrower shall indemnify the Lenders and the Lenders' Proxies for any losses arising out of or in connection with the performance of this Agreement.

(g) The Borrower is not involved in any criminal or civil case, tax prosecution or dispute which is ongoing or to the knowledge of the Borrower will be threatened in the future or which may adversely affect the Borrower or its assets, which will affect its financial or business condition or may impair its ability to perform its obligations under this Agreement.

(h) In the collection process if the telephone process, e-mail, notification apps, SMS or other electronic means have been carried out and then the use of emergency contact numbers but the Borrower cannot be contacted or is indicated to provide invalid or fictitious data, then the Borrower hereby gives approval and allows the Platform to conduct or search for new data or skip tracer in the following way:

1. Use the Platform's official means of communication.
2. Verify the new contacts obtained.

12. DISCLAIMER

12.1 The Platform Provider shall have no obligation to examine or investigate the occurrence of an event of default by the Lender or the Borrower in connection with the provision of the Loan Facility.

12.2 The Platform Provider considers that the Lender and the Borrower have sufficient knowledge about the fintech lending business both about the benefits and risks.

13. PROMISE

The Borrower covenants and hereby binds itself, that during the validity of this Agreement, except after obtaining written approval from the Lenders, the Borrower will not commit any or all of the following acts:

- (a) bind itself as a Guarantor to guarantee the debts of other persons or parties, whether in the form of personal guarantee, corporate guarantee and/or provide the assets of the Borrower as collateral in the form of mortgage, fiduciary, pledge, or any other form;
- (b) filed an application to be declared bankrupt by the Commercial Court or filed an Application for Suspension of Debt Payment (PKPU); and/or
- (c) carry out other business activities that have no relationship with the business being carried out which may affect the Repayment of the Loan Facility to the Lenders.

14. EVENT OF DEFAULT

14.1 Each of the events below constitutes a default ("Default"):

- (a) Breach of or non-compliance with the terms of this Agreement;
- (b) The Borrower uses the Loan Facility for purposes other than the purposes as referred to in Article 3.1 of this Agreement;
- (c) The Borrower assigns its rights and obligations under this Agreement to another party;

(d) The representations and warranties as referred to in Article 8 of this Agreement and all other information and supporting documents in connection with this Agreement provided by the Borrower are incorrect;

(e) The financial condition of the Borrower becomes adverse and the Borrower is unable to provide the Lenders with the necessary measures to improve such condition by the agreed time.

14.2 If a Default has occurred and is not cured within 14 (fourteen) calendar days, then the Lenders' Proxy for and on behalf of the Lenders shall give written notice to the Borrower stating that the principal amount and all fees and expenses payable under the Loan Facility under this Agreement are immediately due and payable in repayment of the Loan Facility.

15. NOTICE

15.1 The Parties agree that any correspondence and notices in connection with this Agreement shall be made by messaging apps, SMS and other means, including but not limited to the following. The Lender appoints the Company to send and receive messages directly:

PTKuaikuai Tech Indonesia

Address: APL Tower Central Park Floor 22 Unit T9-Podomoro City, Jl. Letjen S. Parman Kav. 28, Kel Tanjung Duren Selatan, Kec. Grogol Petamburan, West Jakarta City, DKI Jakarta, 11470.

PhoneNo. Tel: 08041681900

15.2 A notice from either Party to the other in this Agreement shall be deemed received if:

a. if sent by SMS or application message, at the time of delivery with the condition that the delivery is sent on a Business Day and between 9am and 6pm from Monday to Friday (excluding public holidays in Jakarta), failure to comply with such condition shall deem the notification to be received on the next Business Day (unless a representative of the receiving party is notified prior to delivery and receipt is deemed to have been received on the date of delivery); or

b. if sent by electronic mail, at the time the notice is sent on the condition that the notice is sent on a Business Day and between 9am and 6pm from Monday to Friday (excluding public holidays in Jakarta), failure to fulfil such condition shall result in the notice being deemed received on the next Business Day (unless the representative of the receiving party is notified prior to sending and acknowledgement is deemed received on the date the electronic mail has the status of being sent).

15.3 If there is any change in the address details mentioned in Article 15.1 of this Agreement, the Party making such change shall notify the other Party in writing. If such notification of change is not made, the address mentioned in Article 15.1 of this Agreement shall be deemed correct and the notice to such address shall be deemed valid.

16. KAHAR'S STATE

16.1 What is meant by Force Majeure is earthquake, typhoon, flood, fire, landslide, general strike, riot, war, rebellion, and other causes beyond the control of the Parties which affect the implementation of this Agreement by the Parties.

16.2 Neither Party shall be liable for any delay or failure in the performance of any of its obligations under this Agreement, to the extent such delay or failure is caused by Force Majeure, provided

that, the Party whose performance is hindered or delayed by such Force Majeure shall make every effort in good faith to overcome or dispel an event of such Force Majeure.

16.3 If Force Majeure occurs for more than 14 (fourteen) consecutive calendar days, the Parties shall enter into negotiations to review the terms of this Agreement.

17. ENDING

17.1 The Parties agree that this Agreement shall terminate upon the repayment of the Loan Facility and other amounts owed in respect thereof by the Borrower, unless terminated earlier in accordance with the conditions set out in this Agreement or the Parties' agreement in writing.

17.2 The Parties agree to waive the applicability of Article 1266 of the Civil Code, so that a court decision is not required to terminate this Agreement.

18. PERSONAL DATA

18.1 The Power of Attorney of the Lender hereby declares that it will receive, store and manage the personal data of the Borrower in accordance with the applicable laws and regulations in the Republic of Indonesia.

18.2 The Borrower authorises the Lender's Proxy to open its information including the Borrower's personal data to do the following:

- a. verify and/or take any other actions necessary to carry out the purposes of this Agreement;
- b. implementing orders or policies of the government, regulatory bodies or authorised agencies;
- c. third parties including providers of collection services or valuation services (if required);
- d. carry out the disclosure of information as required by law.

e. Business Association in this case AFPI (Indonesian Joint Funding Fintech Association) can manage personal data belonging to the Loan Recipient.

18.3 The disclosure of information by the Lender's Proxy other than under the conditions referred to in Article 18.2 above, requires the written consent of the Borrower.

19. APPLICABLE LAW AND DISPUTE RESOLUTION

19.1 The execution of this Agreement and the rights and obligations of the Parties hereto shall be subject to and construed in accordance with the laws and regulations of the Republic of Indonesia.

19.2 In the event of any dispute between the Borrower and the Lender under this Agreement ("Dispute"), it shall first be settled by the Parties by deliberation to reach consensus within 30 (thirty) calendar days of the Dispute arising.

19.3 If deliberation for consensus as referred to above cannot resolve the Dispute arising between the Parties, then the Parties agree and hereby undertake and bind themselves one against the other, to resolve it through the Indonesian National Arbitration Board (BANI).

20. OTHER

20.1 Enforcement of the Agreement. The Parties agree, submit and are bound by all the provisions of this Agreement and the Platform from time to time by signing the Agreement or ticking (✓) the consent box on this page.

Based on the foregoing, the Parties understand that the legal requirements of an agreement based on Article 1320 of the Civil Code have been fulfilled and this electronic document can be used as valid evidence as stipulated in Article 5 paragraph (1) and Electronic Contact as stipulated in Article 18 paragraph (1) of Law Number 11 of 2008 concerning Electronic Information and Transactions as amended by Law Number 19 of 2016.

20.2 Release and Indemnity. The Borrower agrees to release and discharge the Lenders and the Company, as well as its shareholders, directors, commissioners and employees for any losses, claims, expenses (including consultants' fees) arising from third party claims in connection with the performance of this Agreement.

20.3 Amendments. Changes and/or amendments to this Agreement may be made to accommodate anything that has not been regulated or has not been sufficiently regulated in this Agreement, provided that such changes and/or amendments are agreed by the Parties in writing.


20.4 Severability. If a provision of this Agreement is unenforceable, invalid or contrary to a law or public policy for any reason, the other provisions of this Agreement will not be affected and will remain in full force and effect to the extent permitted by law.

20.5 Discontinued Operations. The Parties agree that Pinjam Yuk/PT Kuaikuai Tech Indonesia may not continue its business activities, in the event that:

1. Bankruptcy judgement from a Commercial Court in Indonesia;
2. Order of a competent court or authorised government institution;
3. Liquidation of the company;
4. Other matters that legally and/or business sense result in the inability to re-operate PinjamYuk/PT Kuaikuai Tech Indonesia based on the GMS decision.

20.6 If Pinjam Yuk/PT Kuaikuai Tech Indonesia is unable to continue its business activities, Pinjam Yuk guarantees that it will continue to fulfil its rights and obligations as set out in this Agreement.

20.7 Pinjam Yuk/PT Kuaikuai Tech Indonesia shall not be liable or sued for any reason due to force majeure which causes its business activities to cease.

Loan Recipient, 	Power of Attorney of the Lenders, PT Kuaikuai Tech Indonesia 
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APPENDIX 1
LOAN FACILITY TERMS

Loan Type	[Product_Type]
<i>Value of Debt Loan Facility</i>	[Loan_Amount]
<i>Total Percentage of Cost</i>	[Loan_Interest_Perday]% days
<i>Loan Term</i>	[Loan_Tenor] days
<i>Money received</i>	[Loan_Received]
<i>Breakdown of Costs Associated with Practical Borrowing</i>	a. Interest Fee 0.05% b. Platform Fee 0.1% excluding VAT 11% (eleven per cent) in platform fee per day c. Risk mitigation fee 0.25%
<i>Breakdown of Fees Related to Light Borrowing (Monthly)</i>	a. Interest Fee 1% b. Platform Fee 2.5% excluding VAT 11% (eleven per cent) in platform fee per month c. Risk mitigation cost 1.5%
<i>Practical Late Borrowing Penalties</i>	<i>A fixed Late Fee of 0.8% (zero point eight per cent) + 0.4% (zero point four per cent), totalling 1.2% per day up to 100% of the Loan Amount.</i>
<i>Low Late Fees for Borrowing</i>	<i>Fixed Late Penalty of IDR40,000.00 + 0.1% (zero point one) on the first day and 0.1% (zero point one) per day up to 100% of the loan amount</i>
<i>Start Date (Disbursement Date)</i>	[Loan_Start_Date]
<i>Maturity Date</i>	Installment1: [Installment1_Date] Installment2: [Installment2_Date] Installment3: [Installment3_Date]

<i>Loan Type</i>	[Product_Type]
<i>Payment Method</i>	Installment settlement for Loan Facility, Related Costs and Delay Penalty (if any) <i>Installment settlement for Loan Facility payment, Related Costs and Delay Penalty (if any)</i>
<i>Total Repayment of Debt Loan Facility</i>	[Total_Repayment_Amount]
<i>Loan Recipient Account</i>	Bank Name : [Borrower_Bank_Name] In the Name of : [Borrower_Account_Name] Account Number : [Borrower_Account_Number]
<i>Virtual Account for Loan Repayment</i>	Bank Name :[Repayment_Virtual_Account_Bank_Name] In the Name of: [Repayment_Virtual_Account_Name] Account Number: [Repayment_Virtual_Account_Number]