

**ENGLISH TRANSLATION:**  
**LOAN BORROWER AGREEMENT**

:

This Loan Borrower agreement is made and approved on \_\_\_\_\_

1. The Lender, represented by PT. JULO TEKNOLOGI FINANSIAL (hereon referred as "JULO") as the Organizer of "Information-Technology Based Lending and Borrowing Services", in accordance to the Indonesian Financial Service Authority ("OJK") regulation POJK No.77/POJK.01/2016.

2. The Borrower with the following identification:

Name : \_\_\_\_\_  
Date of Birth : \_\_\_\_\_  
ID Card Number : \_\_\_\_\_  
Phone Number : \_\_\_\_\_  
Address : \_\_\_\_\_

The Borrower has agreed to bind to JULO under the following terms:

1. The Borrower has submitted loan application with reference number of \_\_\_\_\_ through JULO, and has been approved for cash loan of \_\_\_\_\_ ("Loan"), with provision cost of \_\_\_\_\_ dan interest rate of \_\_\_\_\_.

2. The Borrower has agreed to settle the Loan with the following repayment schedule:

| Instalment # | Amount       | Due Date         |
|--------------|--------------|------------------|
| 1            | Rp 1.000.000 | 15 Februari 2019 |
| 2            | Rp 1.000.000 | 15 Maret 2019    |
| 3            | Rp 1.000.000 | 15 April 2019    |
| 4            | Rp 1.000.000 | 15 Mei 2019      |
| 5            | Rp 1.000.000 | 15 uni 2019      |

3. The Borrower will make payment every month before the due date. Any late in payment will be subject to late penalty of \_\_\_\_\_ per month for every overdue amount, and with maximum cumulate late fee amount up to \_\_\_\_\_.

4. In the case of late payment as mentioned in the Clause (3) above, then the Borrower is available, willing, and providing consent for JULO official or parties appointed by JULO to do visit in accordance to the governing law in Indonesia.

5. Monthly Payment shall be made through Virtual Account (VA) with the following details

\_\_\_\_\_  
Kode Bank : \_\_\_\_\_  
Nomor VA : \_\_\_\_\_

#### 6. Power of Attorney

Whereas referring to the Power of Attorney no. \_\_\_\_\_, JULO as the provider of Information Technology Based Lending and Borrowing Services is given full authority and power by the Lender to act on behalf of the Lender in terms of receiving and using all Loan Recipient information related to the loan application and collection, until the Borrower's obligations expire

#### 7. Reassignment

- a. Each Lender can, without giving prior notice to the Borrower, transfer his rights and obligations to other parties, in accordance with the provisions of the transfer of rights and obligations in a cooperation agreement between JULO and the Lender no. \_\_\_\_\_.
- b. The Loan Recipient approves and recognizes the validity of the transfer made by each Lender pursuant to Article 7 (a) above, and will not object to such transfer.
- c. Loan Recipients are not permitted to transfer or transfer their rights or obligations to other parties.

The Borrower and JULO hereby understand the rights and obligations of each party as stipulated in the STC specifically in article 7-9 and throughout the Standard Terms and Conditions. Both parties will comply to the prevailing law in abiding the terms of this Agreement.

Any dispute that may arise from the interpretation and/or during the implementation of this Agreement may be resolved through all parties' mutual agreement and/or through legal channel under the appropriate jurisdiction.

Any matter that has not been stipulated in this Agreement will be governed in the future through Amendment Agreement ("Addendum"), which is subsequent agreement between the Borrower and Lender, and will be inseparable to this Agreement, and will not require re-signing from both parties.

This Agreement is made by JULO electronically and legally, and will bind all Parties starting from the day and date of this Agreement. The Agreement will have the same legal consequences as those agreements that are printed, hand-written, and signed in full awareness and without coercion from any party, and will be protected under the Indonesian Law No. 11/2008 on Information and Electronic Transaction, and Government Regulation No. 82/2012 on the Implementation of Electronic System and Transactions, and Implementing Regulations.

Any abuse of this Agreement will be acted on according to the prevailing law and regulations.

Signed by

Julo Teknologi Finansial  
(Acting on behalf of the Lender)

The Borrower